

<i>SERFF Tracking Number:</i>	<i>NDPL-126601509</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>45858</i>
<i>Company Tracking Number:</i>	<i>2ECG10</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>2ECG10</i>		
<i>Project Name/Number:</i>	<i>2ECG10/2ECG10</i>		

Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: 2ECG10

TOI: L09I Individual Life - Flexible Premium
Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: NDPL-126601509 State: Arkansas

SERFF Status: Closed-Approved-
Closed

Co Tr Num: 2ECG10

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Allison Roush, Jason
Kaster, Sara Grovo

Disposition Date: 06/14/2010

Date Submitted: 06/02/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2ECG10

Project Number: 2ECG10

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/28/2010

Domicile Status Comments: Iowa is our state of
domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/14/2010

Explanation for Other Group Market Type:

State Status Changed: 06/14/2010

Deemer Date:

Created By: Allison Roush

Submitted By: Allison Roush

Corresponding Filing Tracking Number:

Filing Description:

The following forms are enclosed for your review and approval.

Form 2ECG10 (Flexible Premium Adjustable Life Insurance With Indexed Feature): This form is a non-participating, individual universal life policy providing life insurance coverage on the Insured. This policy provides for a basic interest strategy with interest at a guaranteed rate of 2.0%, fixed-term strategies with interest rates fixed for a certain period, and indexed strategies. Additional fixed-term and/or indexed strategies may be added by endorsement. Various policy

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Adjustable Life
Product Name: 2ECG10
Project Name/Number: 2ECG10/2ECG10

features allow the death benefit to be adjusted, flexible premiums to be paid, policy loans to be taken, and current assumptions to be used in the calculation of policy values. All present values are based on the 2001 CSO, Age Nearest Birthday, Gender-Distinct and Smoker -Distinct mortality tables.

At issue, the applicant will choose which death benefit compliance test (guideline premium or cash value accumulation) this policy will be issued under. This election cannot be changed after issue. The enclosed policy is assembled for the guideline premium test. Sample policy data pages are also enclosed for policies issued under the cash value accumulation test.

This policy may be issued on a non-qualified or a qualified basis. The enclosed policy is assembled as a non-qualified issue. A replacement page 20 U will be used for policies issued on a qualified basis. A copy of 20 U is attached to the back of the policy for your information.

The issue ages for this policy are 0-85 years. The minimum base policy face amount is \$25,000 for issue ages 0-17 years and \$50,000 for issue ages 18-85 years.

The previously approved endorsements Form 2SDMAI06, Form 2SDMCI06, and Form 2SDMII06 will be used with Form 2ECG10 to provide additional strategy options which provide for crediting of interest credits at 12 month intervals.

Form 2CVEG10 (Net Cash Value Enhancement Rider): This rider gives the policyowner the ability to surrender the policy for cash without surrender charges during the surrender charge period of the base policy and face increases. The rider is available for issue ages 18-70. This is an optional rider and may be elected only at issue. There is a charge for this rider. It will be based on a percentage of the account value plus a per 1000 of face amount charge, applicable only during a surrender charge period.

Form 2CVEG10 will be made available for use with Form 2ECG10 and may also be used with future universal life products.

These forms are new and do not replace any forms previously approved by your department. These forms are written in simplified and readable language and do not contain any unusual or possible controversial items from normal company or industry standards.

This product is an illustrated form and will be marketed with a sales illustration.

Application Form 14530 2/07, previously approved by your department will be used to apply for this product.

If you have any questions regarding this submission, please contact me at 515-242-8756 or e-mail me at

SERFF Tracking Number: NDPL-126601509 State: Arkansas
Filing Company: Aviva Life and Annuity Company State Tracking Number: 45858
Company Tracking Number: 2ECG10
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2ECG10
Project Name/Number: 2ECG10/2ECG10
allison.roush@avivausa.com.

Company and Contact

Filing Contact Information

Allison Roush, Product Compliance Specialist allison.roush@avivausa.com
Aviva Life and Annuity Company 515-242-8756 [Phone]
611 Fifth Avenue
Des Moines, IA 50309

Filing Company Information

Aviva Life and Annuity Company	CoCode: 61689	State of Domicile: Iowa
611 Fifth Avenue	Group Code: 1225	Company Type:
Des Moines, IA 50309	Group Name:	State ID Number:
(317) 927-6749 ext. [Phone]	FEIN Number: 42-0175020	

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 1 policy + 1 rider = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$100.00	06/02/2010	36956847

SERFF Tracking Number:	NDPL-126601509	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	45858
Company Tracking Number:	2ECG10		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2ECG10		
Project Name/Number:	2ECG10/2ECG10		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/14/2010	06/14/2010

<i>SERFF Tracking Number:</i>	<i>NDPL-126601509</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>45858</i>
<i>Company Tracking Number:</i>	<i>2ECG10</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>2ECG10</i>		
<i>Project Name/Number:</i>	<i>2ECG10/2ECG10</i>		

Disposition

Disposition Date: 06/14/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NDPL-126601509	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	45858
Company Tracking Number:	2ECG10		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2ECG10		
Project Name/Number:	2ECG10/2ECG10		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Certifications		Yes
Supporting Document	Illustration Actuary Certification		No
Supporting Document	Hedging Strategy		Yes
Supporting Document	Actuarial Memorandum		No
Supporting Document	Explanation of Variability		Yes
Supporting Document	Guaranteed COIs		Yes
Form	Flexible Premium Adjustable Life		Yes
	Insurance With Indexed Feature		
Form	Net Cash Value Enhancement Rider		Yes

SERFF Tracking Number: NDPL-126601509 State: Arkansas

Filing Company: Aviva Life and Annuity Company State Tracking Number: 45858

Company Tracking Number: 2ECG10

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life Adjustable Life

Product Name: 2ECG10

Project Name/Number: 2ECG10/2ECG10

Form Schedule

Lead Form Number: Form 2ECG10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 2ECG10	Policy/Cont Flexible Premium ract/Fratern Adjustable Life al Insurance With Certificate Indexed Feature	Initial		54.100	2ECG10 - AR w_DP.pdf
	Form 2CVEG10	Policy/Cont Net Cash Value ract/Fratern Enhancement Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		62.300	2CVEG10- Generic.pdf



Home Office: [7700 Mills Civic Parkway, West Des Moines, Iowa 50266-3842]
Administrative Office: [7700 Mills Civic Parkway, West Des Moines, Iowa 50266-3842]
[1-800-800-9882]

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE WITH INDEXED FEATURE

Form 2ECG10

Read Your Policy Carefully

The Table of Contents provides only a brief outline of some of the important features of your policy. The policy sets forth, in detail, the rights and obligations of both you and the Company.

TABLE OF CONTENTS

POLICY DATA PAGE.....	Page 3
GENERAL PROVISIONS..... Contract; Incontestability; Suicide; Misstatement of Age or Sex; Assignment; Annual Report; Issue Age and Attained Age; Monthly Due Date; Elections, Designations, Changes and Requests; Proceeds; Non-participating Policy	Page 4
OWNERSHIP AND BENEFICIARY PROVISIONS..... Owner; Beneficiary; Change of Owner or Beneficiary; Death of Beneficiary	Page 5
PREMIUM PAYMENT AND REINSTATEMENT PROVISIONS..... Payment of Premiums; Premiums; Amount and Frequency; Premium Limits; Crediting of Premiums and Transfers From The Basic Interest Strategy; Basic Interest Strategy Value Minimum; Grace Period; Lapse; Reinstatement	Page 6
DEATH BENEFIT PROVISIONS..... Death Benefit; Death Benefit Options; Minimum Death Benefit; Table of Minimum Death Benefits; Death Proceeds; Interest on Death Proceeds	Page 8
POLICY CHANGE PROVISIONS..... Change in Face Amount; Change in Death Benefit Option; Change in Rate Class; Addition of Riders	Page 9
NONFORFEITURE PROVISIONS..... Account Value; Account Value Enhancement; Monthly Deduction; Monthly Base Policy Cost; Base Policy Rates; Basic Interest Strategy Interest Rates; Fixed-Term Strategies Interest Rates; Indexed Strategies; Index; Index Number; Index Growth; Interest Credits; Participation Rate; Cap Rate; Indexed Segment Term; Cash Value; Surrender Charge; Net Cash Value; Surrender; Withdrawals; Withdrawal Charge; Termination of Insurance; Basis of Computations	Page 10
LOAN PROVISIONS..... Policy Loan; Annually Declared Loan Interest Option; Variable Loan Interest Option; Repayment	Page 17
PAYMENT OPTIONS PROVISIONS..... Election of Options; General Conditions; Description of Payment Options; Requirements for Payments; Supplementary Contract; Payment Option Table	Page 19
GLOSSARY OF TERMS	Page 21

Additional benefits or restrictions, if any, follow the last page of this policy.

In this policy, "we", "our", "us" and "Company" mean Aviva Life and Annuity Company. "You" and "your" mean the Owner of this policy.

POLICY DATA PAGE

POLICY NUMBER: [LIFETIME 3]
INSURED: [JOHN DOE]
POLICY DATE: [September 1, 2006]

FACE AMOUNT: [\$100,000]

INITIAL PREMIUM: [\$1,426.35]
PLANNED PREMIUM: [\$1,436.35 Annually]

DEATH BENEFIT COMPLIANCE TEST:
[Guideline Premium Test]

Computed from the Policy Date
DEATH BENEFIT OPTION: [Option 1]

<u>BENEFIT</u>	<u>FACE AMOUNT</u> <u>AT ISSUE</u>	<u>EXPIRY</u> <u>DATE</u>
INSURED: [JOHN DOE] RATE CLASS: [Non-Tobacco] ISSUE AGE: [35] SEX: [M] PLAN: Flexible Premium Adjustable Life Insurance With Indexed Feature	[\$100,000]	Death of Insured

PLEASE SEE NEXT PAGE FOR ADDITIONAL BENEFITS

The Minimum Monthly Premium of [\$68.17] is for a Minimum Premium Period of [5] years from the Policy Date. **This Minimum Monthly Premium keeps this policy in force during the first [5] policy years. If only the Minimum Monthly Premium is paid, this policy is likely to enter the grace period after the Minimum Premium Period.**

Note: It is possible that coverage will end before the death of the Insured if either no premiums are paid after the Initial Premium or if subsequent premiums are insufficient to prevent this policy from lapsing prior to the death of the Insured. This is a flexible premium product where the Planned Premium is only what you have elected to pay. **Payment of only the Planned Premium may not be sufficient to prevent this policy from lapsing prior to the death of the Insured.**

Following the Insured's attained age 121, this policy may or may not qualify as life insurance under the Internal Revenue Code. You should consult your tax advisor.

This policy, including any riders, was issued based on the answers to the questions on the application. A copy of the application is included in this policy. If the answers are incorrect, we may deny benefits or rescind this policy subject to the Incontestability provision. The best time to clear up any question is now, before a claim arises. If, for any reason, any of the answers are incorrect, contact us at our Administrative Office.

[The following will print on qualified cases only:

Non-transferable - This policy is issued on a qualified basis, therefore, notwithstanding any provision to the contrary, this policy may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose to any person other than this Company, except that this non-transferable provision shall not preclude the transfer of this policy to the Insured where such transfer represents an interest to which he is entitled pursuant to the provision of any plan or trust agreement under which this policy is purchased.

The Automatic Premium Loan provision, if contained in this policy, shall not be available. If this policy is issued under a 412i plan, the Loan Provisions shall not be available.]

Form 2ECG10

Page 3A

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]
INSURED: [JOHN DOE]

<u>BENEFIT</u>	FACE AMOUNT <u>AT ISSUE</u>	EXPIRY <u>DATE</u>
[Accelerated Benefit Rider	N/A	Death of Insured
Net Cash Value Enhancement Rider	N/A	July 1, 2075]

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

INITIAL NOTICE

As of the Policy Date, the following rates are applicable to interest crediting strategies to which you may direct your premium and are guaranteed while this policy remains in force.

FIXED-TERM STRATEGIES

1 Year Fixed-Term Strategy:

Fixed-Term Segment Length: [12 Months]

5 Year Fixed-Term Strategy:

Fixed-Term Segment Length: [60 Months]

INDEXED STRATEGIES

1 Year Point to Point Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [4.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.

[1 Year Average Multiple Index Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
NASDAQ-100 Index, excluding dividend income (+)
Dow Jones Industrial Average, excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [6.00%]
Maximum Strategy Expense Charge Rate: [0.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.]

(+) See Page 3B.1 for Index disclaimer.

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]
INSURED: [JOHN DOE]

[1 Year Monthly Cap Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Cap Rate: [1.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.]

[1 Year Monthly Average Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [60 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [4.00%]
Maximum Strategy Expense Charge Rate : [0.00%]
Interest Crediting Period: 12 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 12, 24, 36, 48 and 60 months after the Indexed Segment is created.]

2 Year Point to Point Indexed Strategy:

Index: Standard & Poor's 500 Index excluding dividend income (+)
Indexed Segment Term: [72 Months]
Minimum Participation Rate: [100%]
Minimum Cap Rate: [8%]
Interest Crediting Period: 24 Months
Interest Crediting Dates: dates coinciding with the end of the intervals of 24, 48 and 72 months after the Indexed Segment is created.

(+) See Page 3B.1 for Index disclaimer.

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

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POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]
INSURED: [JOHN DOE]

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POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

LOAN INTEREST OPTIONS:

MINIMUM FACE AMOUNT: [\$50,000 (ages 18+. Std RC)]

VARIABLE:

Maximum Variable Loan Rate*: [8.68 %]

GUARANTEED ACCOUNT VALUE ENHANCEMENT
PERCENTAGE:[0.60% per year after policy year 10]

ANNUALLY DECLARED:

GUARANTEED INTEREST RATE: 2.0 % annual
effective yield

Maximum Annually Declared Loan Rate*: [3.85 %]

INTEREST FACTOR: [1.00165158]

Minimum Annually Declared Loan Rate*: [1.96 %]

MAXIMUM MONTHLY POLICY CHARGE: [\$8.00]

MINIMUM NET PREMIUM: [94%] of any premium
paid

*Rate shown is in advance.

FREE WITHDRAWAL PERCENTAGE: [20%]

MAXIMUM MONTHLY PER \$1,000 OF FACE AMOUNT RATE:

If the INSURED FACE AMOUNT is less than \$100,000, the rate is: [\$0.34417] per \$1,000

If the INSURED FACE AMOUNT is \$100,000 or greater, the rate is: [\$0.21750] per \$1,000

TABLE OF SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE
[
1	2,086.00
2	1,946.93
3	1,807.87
4	1,668.80
5	1,529.73
6	1,390.67
7	1,251.60
8	1,112.53
9	973.47
10	834.40
11	695.33
12	556.27
13	417.20
14	278.13
15	139.07
16 and thereafter	-0-]

The surrender charges shown above are for the Face Amount at Issue.

In the event of an increase in the Face Amount, the surrender charges, the Minimum Monthly Premium and monthly per \$1,000 of Face Amount charges will increase. You will be provided a new Table of Surrender Charges and the new Minimum Monthly Premium.

In the event of a decrease in the Face Amount, the surrender charges, the Minimum Monthly Premium and monthly per \$1,000 of Face Amount charges will not decrease.

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
RATES PER THOUSAND**

POLICY YEAR	RATE	POLICY YEAR	RATE
[1	0.09089	36	2.03500
2	0.09589	37	2.23720
3	0.10007	38	2.50360
4	0.10758	39	2.78562
5	0.11425	40	3.08342
6	0.12176	41	3.41024
7	0.13178	42	3.76820
8	0.14430	43	4.18587
9	0.15850	44	4.67661
10	0.17520	45	5.24717
11	0.19441	46	5.87410
12	0.21279	47	6.59415
13	0.23285	48	7.35120
14	0.24456	49	8.17591
15	0.25793	50	9.09944
16	0.27717	51	10.14422
17	0.29975	52	11.31891
18	0.33071	53	12.62238
19	0.36419	54	14.04388
20	0.40691	55	15.57220
21	0.45970	56	17.19964
22	0.51338	57	18.76184
23	0.57128	58	20.42406
24	0.62083	59	22.21645
25	0.67798	60	24.15514
26	0.74695	61	26.24421
27	0.83114	62	28.20561
28	0.93398	63	30.35199
29	1.04963	64	32.70866
30	1.17137	65	35.30337
31	1.30009	66	38.17512
32	1.43072	67	40.53000
33	1.56327	68	43.11769
34	1.70627	69	45.96629
35	1.85467	70	49.11196]

The rates shown above apply to the Face Amount at Issue and are based upon the Insured's Issue Age, Rate Class, and Sex as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday, ultimate.

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

**TABLE OF MONTHLY GUARANTEED MAXIMUM COST OF INSURANCE RATES
RATES PER THOUSAND**

POLICY YEAR	RATE	POLICY YEAR	RATE
[71	52.54885		
72	56.37067		
73	60.64050		
74	65.43820		
75	70.86240		
76	77.04002		
77	83.33333		
78	83.33333		
79	83.33333		
80	83.33333		
81	83.33333		
82	83.33333		
83	83.33333		
84	83.33333		
85	83.33333		
86	83.33333		
87 and thereafter	0.00000]		

The rates shown above apply to the Face Amount at Issue and are based upon the Insured's Issue Age, Rate Class, and Sex as stated on the Policy Data Page. Any extra rating is reflected in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates.

Guaranteed Mortality Table: Commissioner's 2001 Standard Ordinary Male or Female, Nonsmoker or Smoker Mortality Table, age nearest birthday, ultimate.

[POLICY DATA PAGE (continued)]

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

TABLE OF MINIMUM DEATH BENEFITS

<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>	<u>ATTAINED AGE OF INSURED</u>	<u>PERCENTAGE OF ACCOUNT VALUE</u>
[40 or less	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93 and above	102]]
58	138		
59	134		
60	130		

[POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]
 INSURED: [JOHN DOE]

TABLE OF MINIMUM DEATH BENEFITS

POLICY YEAR	ATTAINED AGE OF INSURED	PERCENTAGE OF ACCOUNT VALUE	POLICY YEAR	ATTAINED AGE OF INSURED	PERCENTAGE OF ACCOUNT VALUE
[1	35	489.02%	34	68	171.94%
2	36	472.17%	35	69	167.70%
3	37	455.91%	36	70	163.62%
4	38	440.21%	37	71	159.72%
5	39	425.10%	38	72	155.97%
6	40	410.54%	39	73	152.43%
7	41	396.50%	40	74	149.07%
8	42	383.00%	41	75	145.88%
9	43	370.04%	42	76	142.83%
10	44	357.60%	43	77	139.92%
11	45	345.67%	44	78	137.17%
12	46	334.24%	45	79	134.56%
13	47	323.26%	46	80	132.13%
14	48	312.73%	47	81	129.84%
15	49	302.54%	48	82	127.71%
16	50	292.69%	49	83	125.71%
17	51	283.19%	50	84	123.84%
18	52	274.06%	51	85	122.08%
19	53	265.30%	52	86	120.44%
20	54	256.89%	53	87	118.92%
21	55	248.86%	54	88	117.52%
22	56	241.21%	55	89	116.23%
23	57	233.91%	56	90	115.04%
24	58	226.93%	57	91	113.93%
25	59	220.22%	58	92	112.85%
26	60	213.77%	59	93	111.78%
27	61	207.60%	60	94	110.70%
28	62	201.71%	61	95	109.55%
29	63	196.11%	62	96	108.27%
30	64	190.80%	63	97	106.71%
31	65	185.75%	64	98	104.71%
32	66	180.94%	65	99	101.97%
33	67	176.35%	66	100 and older	101.97%]]

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]

INSURED: [JOHN DOE]

NET CASH VALUE ENHANCEMENT RIDER

Percent of Account Value Rate: [0.00050]

Monthly CVE Rate at Issue: [0.04167]

**TABLE OF GUARANTEED MONTHLY CVE RATES
RATES PER THOUSAND**

ATTAINED AGE OF INSURED	RATE	ATTAINED AGE OF INSURED	RATE
[18	0.04167	53	0.01333
19	0.04167	54	0.01083
20	0.04167	55	0.00833
21	0.04167	56	0.00750
22	0.04167	57	0.00667
23	0.04167	58	0.00583
24	0.04167	59	0.00500
25	0.04167	60	0.00417
26	0.04167	61	0.00333
27	0.04167	62	0.00250
28	0.04167	63	0.00167
29	0.04167	64	0.00083
30	0.04167	65	0.01083
31	0.04167	66	0.00833
32	0.04167	67	0.00750
33	0.04167	68	0.00667
34	0.04167	69	0.00583
35	0.04167	70	0.00500
36	0.04083	71	0.00417
37	0.04000	72	0.00333
38	0.03917	73	0.00250
39	0.03833	74	0.00167
40	0.03750	75	0.00083
41	0.03667	76	0.00000
42	0.03583	77	0.00000
43	0.03500	78	0.00000
44	0.03417	79	0.00000
45	0.03333	80	0.00000
46	0.03083	81	0.00000
47	0.02833	82	0.00000
48	0.02583	83	0.00000
49	0.02333	84	0.00000
50	0.02083	85	0.00000
51	0.01833	86 and thereafter	0.00000]
52	0.01583		

POLICY DATA PAGE (continued)

POLICY NUMBER: [LIFETIME 3]
INSURED: [JOHN DOE]

NET CASH VALUE ENHANCEMENT RIDER

TABLE OF CUMULATIVE PREMIUM FACTORS

POLICY YEAR	PREMIUM FACTOR
[1	1.00000
2	1.00000
3	1.00000
4	1.00000
5	1.00000
6+	0.00000]

GENERAL PROVISIONS

CONTRACT

This policy, including any attached riders, endorsements, amendments, the attached copy of the application and any supplemental applications, constitute the entire contract. Our rights or requirements under this policy may only be modified or waived by an authorized officer of our Company and must be in writing.

INCONTESTABILITY

All statements made in the application or supplemental applications are considered representations and not warranties. Other than for non-payment of premiums sufficient to keep this policy in force, or material misrepresentation of fact, the validity of this policy will not be contestable after both of the following conditions are met:

- a) it has been in force for two years from the Policy Date; and
- b) the Insured is alive two years from the Policy Date.

No statement will be used to void this policy or to defend against a claim unless contained in the application, supplemental applications, or any amendments attached to this policy at issue or made part of this policy when a change becomes effective.

Any increase in the Face Amount will be incontestable only after the increase has been in force for two years during the Insured's lifetime after the effective date of the increase. If this policy is ever reinstated, the policy will become contestable as set forth in the Reinstatement provision.

SUICIDE

If the Insured commits suicide, while sane or insane, during the first two policy years from the Policy Date, our liability is limited to premiums paid less any policy loans, and less any withdrawals. If the Insured commits suicide, while sane or insane, within two years after the effective date of any increase in the Face Amount, our liability as to the increased amount is limited to the monthly deductions for the increase.

MISSTATEMENT OF AGE OR SEX

If the Insured's age or sex is misstated, we will adjust proceeds based on what the monthly deductions would have purchased at the correct age and sex.

ASSIGNMENT

All assignments of this policy must be in a written form satisfactory to us and will become effective only upon being recorded at our Administrative Office. We will not be responsible for the validity of any assignment.

ANNUAL REPORT

We will send you an annual report, at no charge, which shows:

- a) the Account Value;
- b) the cash value;
- c) the net cash value;
- d) premiums paid since the last annual report;
- e) all charges since the last annual report; and
- f) any outstanding policy loans.

In addition to the annual report, we will prepare at your request a projection of values for this policy for future years. We may charge a reasonable fee for the preparation of this projection.

ISSUE AGE AND ATTAINED AGE

The Insured's issue age is shown on the Policy Data Page. The Insured's attained age is the issue age plus the number of years since the Policy Date.

MONTHLY DUE DATE

The monthly due date occurs the same day each month as the Policy Date.

ELECTIONS, DESIGNATIONS, CHANGES AND REQUESTS

All elections, designations, changes and requests must be in a written form satisfactory to us and will become effective only upon our approval.

PROCEEDS

Proceeds means the amount payable on the death of the Insured or on surrender of this policy.

NON-PARTICIPATING POLICY

This policy does not participate in our earnings or surplus. No dividends are payable.

OWNERSHIP AND BENEFICIARY PROVISIONS**OWNER**

The Owner of this policy is the Insured unless stated otherwise in the application. Unless endorsed otherwise, all ownership rights under this policy vest in the Owner during the Insured's lifetime. If the Owner is not the Insured, and dies before the Insured, all rights of ownership vest in the Owner's estate unless a contingent owner was designated in the application or by endorsement, in which case, all rights of ownership will transfer to such contingent owner.

BENEFICIARY

The beneficiary is as named in the application unless later changed as provided in this policy. If two or more persons are named, they will share equally unless otherwise stated. We may rely on an affidavit to determine the identity, ages, or existence of any beneficiaries. Any payment we make in reliance on the affidavit relieves our obligations under this policy to the extent of such payment.

CHANGE OF OWNER OR BENEFICIARY

During the Insured's lifetime, you may change beneficiary designations and you may change the ownership designation. If a beneficiary is designated as irrevocable, the beneficiary designation may be changed only with the written consent of the irrevocable beneficiary. We must receive all changes in writing at our Administrative Office. No change takes effect unless recorded by us at our Administrative Office. Upon being recorded by us, any change takes effect on the date the request was signed. All changes are subject to any payment we make before we record the change.

DEATH OF BENEFICIARY

The interest of any beneficiary who dies, or whose existence terminates before the Insured's death, will pass to any surviving beneficiaries according to their respective interests. If no beneficiary survives the Insured, we will pay the death proceeds in one sum to the Owner on the date of the Insured's death, if living, otherwise to such Owner's estate unless provided otherwise in the application or by endorsement.

PREMIUM PAYMENT AND REINSTATEMENT PROVISIONS

PAYMENT OF PREMIUMS

Premiums after the first premium are payable to our Administrative Office. Upon request, we will furnish a receipt signed by an authorized officer.

PREMIUMS

INITIAL PREMIUM--The premium paid before the policy will be in force.

PLANNED PREMIUM--The premium shown on the Policy Data Page. Planned premiums may be paid until the Insured's attained age 121.

ADDITIONAL PREMIUM--You may make additional premium payments at any time before the Insured's attained age 121. We reserve the right to limit the number and amount of premium payments. We may also require satisfactory evidence of the Insured's continued insurability.

AMOUNT AND FREQUENCY

You have chosen the amount and frequency of the Planned Premium at issue. This serves only as an indication of your preference as to the future frequency and amount of payment. Payment of the Planned Premium may or may not maintain this policy until the Insured's death. We reserve the right to limit changes to the amount or frequency of the Planned Premium when the changes could cause an increase in the minimum death benefit.

PREMIUM LIMITS

We may limit the amount of premium paid so that this policy continues to qualify as a life insurance policy under any applicable law or regulation. To continue this qualification, we may refuse to accept any additional premium payments or return any premium paid which is in excess of this limit.

CREDITING OF PREMIUMS AND TRANSFERS FROM THE BASIC INTEREST STRATEGY

Net premiums are added to the Basic Interest Strategy when received at our Administrative Office. Any portion of the Basic Interest Strategy Value that exceeds the Basic Interest Strategy Value Minimum may be transferred to any fixed-term strategy, any indexed strategy or any other strategy option(s) added by endorsement. Any transfers will occur at a frequency determined by us from time to time, which shall be no less often than monthly and will include any net premium received but not processed by the date of the previous month's transfer. Transfers to any fixed-term strategy, any indexed strategy or any strategy option(s) added by endorsement will be made in accordance with the selections you made on the application or as later changed by your written request received by us at our Administrative Office. Any such written request will be effective when recorded at our Administrative Office, which shall occur within 10 business days of its receipt.

BASIC INTEREST STRATEGY VALUE MINIMUM

The Basic Interest Strategy Value Minimum is determined at the start of each policy year and is an estimate of the amount required to cover the monthly deductions for such year, assuming there are no policy changes that would affect the monthly deductions. This amount is dependent on the amount of your current monthly deductions and will change each policy year.

GRACE PERIOD

We allow a 60 day grace period, if on any monthly due date, the net cash value is not sufficient to cover the current monthly deduction. The net cash value of this policy equals the Account Value less the surrender charge less any outstanding policy loan(s).

We will mail a notice of the premium required to continue this policy at least 30 days before the end of the grace period to your last known address, and the last known address of any assignee of record. If such premium is not received by us before the end of the grace period, this policy will lapse without value. If the Insured dies during the grace period, we will deduct the amount of any unpaid monthly deductions from the death proceeds. This policy continues in force during the grace period unless surrendered.

LAPSE

If you do not pay sufficient premium within the grace period, all coverage under this policy, including additional benefits or riders, terminates without value.

We guarantee that this policy will not end under the Grace Period and Lapse provisions during the Minimum Premium Period specified on the Policy Data Page if you meet the minimum premium test for that Minimum Premium Period. The minimum premium test is satisfied if the sum of the premiums paid to date, less any withdrawals and policy loans, equals or exceeds the applicable Minimum Monthly Premium specified on the Policy Data Page times the number of monthly due dates from the Policy Date to such date. This minimum premium test must be satisfied on each monthly due date. If at any monthly due date the minimum premium test is not satisfied and the net cash value is not sufficient to cover the currently monthly deduction, this policy will enter the grace period and the Grace Period and Lapse provisions will apply. After the Minimum Premium Period, continued payment of the Minimum Monthly Premium may or may not be sufficient to maintain this policy until the Insured's death.

A requested change in benefits provided by this policy may necessitate a redetermination of the applicable Minimum Monthly Premium as determined by us.

REINSTATEMENT

If this policy terminates as described in the Lapse provision, you may reinstate it within five years after the end of the grace period. The requirements for reinstatement are:

- a) submit an application for reinstatement;
- b) submit evidence of the Insured's insurability satisfactory to us;
- c) pay a premium sufficient to keep this policy in force for at least two months following the effective date of reinstatement; and
- d) pay any loan interest from the effective date of reinstatement to the policy anniversary.

We will not reinstate this policy if surrendered for its net cash value. If we reinstate, the coverage will become effective on the monthly due date on or immediately preceding the date of approval.

Any policy loan which existed at the time of lapse will be reinstated if it is not paid. The Account Value, policy loan and surrender charges on the effective date of reinstatement will be those that were in effect on the date this policy terminated.

The Incontestability provision will apply from the effective date of reinstatement, such date replacing the Policy Date in the Incontestability provision. If this policy has been in force for two years from the Policy Date and the Insured is alive two years from the Policy Date, it will be contestable only as to statements made in the reinstatement application.

DEATH BENEFIT PROVISIONS

DEATH BENEFIT

The death benefit depends on the Death Benefit Option in effect on the date of the Insured's death. The Death Benefit Option on the Policy Date is shown on the Policy Data Page.

After the Insured's attained age 121, if the policy is not in the grace period, the death benefit will be equal to the death benefit in effect at the Insured's attained age 121 plus the face amount of any term riders on the life of the Insured, if any, but not less than the Account Value multiplied by the Percentage of Account Value shown in the Table of Minimum Death Benefits on the Policy Data Page.

DEATH BENEFIT OPTIONS

OPTION 1. The death benefit is the greater of:

- a) the Face Amount; or
- b) the minimum death benefit described below.

OPTION 2. The death benefit is the greater of:

- a) the Face Amount plus the Account Value; or
- b) the minimum death benefit described below.

DEATH BENEFIT COMPLIANCE TEST

Death Benefit Compliance Tests are used to determine if a policy will qualify as life insurance under applicable tax laws. There are two compliance tests which may be used:

- a) the Guideline Premium Test; and
- b) the Cash Value Accumulation Test.

The test which you selected when this policy was issued is shown on the Policy Data Page. You cannot change your election of the Death Benefit Compliance Test after the Policy Date.

MINIMUM DEATH BENEFIT

At any time, the minimum death benefit is equal to a percentage of the Account Value. The applicable percentage is based on the attained age of the Insured and is shown in the Table of Minimum Death Benefits on the Policy Data Page.

DEATH PROCEEDS

Proceeds payable on the death of the Insured equal the death benefit calculated as of the date of the death of the Insured less any policy loan.

We will pay the death proceeds to the beneficiary:

- a) if this policy is in force on the date of the Insured's death;
- b) upon our receipt of due proof of the Insured's death; and
- c) subject to the provisions, terms and conditions of this policy.

Death proceeds will be paid in a single sum unless a payment option is elected as described in the Payment Options Provisions of this policy.

We will pay death proceeds on the death of any person(s) insured by any rider attached to this policy as provided in the rider.

INTEREST ON DEATH PROCEEDS

We will pay interest on death proceeds as required by the law of the state in which the application was signed. Interest, if any, will be paid in a single lump sum for the period from the date of death to the earliest of:

- a) the date of payment; or
- b) the date of any agreement issued under the Payment Options Provisions of this policy; or
- c) one year from the date of death, unless otherwise required by law.

The rate of interest will be the amount required by law.

POLICY CHANGE PROVISIONS

CHANGE IN FACE AMOUNT

After the first policy year, you may request to change the Face Amount, subject to our approval, by sending a written request to our Administrative Office, subject to the following conditions:

a) **Face Amount decreases**

The decrease becomes effective on the monthly due date on or immediately preceding the date of our approval of your request.

We will apply decreases in the following order:

- 1) against the Face Amount provided by the most recent increase; then
- 2) against the next most recent increases successively; then
- 3) against the Face Amount at Issue.

The Face Amount remaining in force after any requested decrease may not be less than the Minimum Face Amount shown on the Policy Data Page. Your surrender charges, Minimum Monthly Premium and monthly per \$1,000 of Face Amount charges do not reduce when decreasing the Face Amount. We reserve the right to refuse any requested decrease which would cause this policy not to qualify as a life insurance policy.

We may limit the number of decreases to not more than one in any 12-month period.

b) **Face Amount increases**

A request for an increase in the Face Amount will be subject to the following requirements:

- 1) submit a supplemental application;
- 2) submit evidence of the Insured's insurability satisfactory to us; and
- 3) submit a minimum monthly premium applicable to the increase.

Increases in the Face Amount are subject to our normal underwriting rules, issue amounts, and age limits. A request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. Your surrender charges, Minimum Monthly Premium and monthly per \$1,000 of Face Amount charges will increase when increasing the Face Amount.

We will send you a Table of Surrender Charges applicable to the requested increase.

We may limit the number of increases to not more than one in any 12-month period.

CHANGE IN DEATH BENEFIT OPTION

After the first policy year, you may request to change from Death Benefit Option 1 to Death Benefit Option 2. We require evidence satisfactory to us of the Insured's continued insurability. The new Face Amount will be the death benefit under Death Benefit Option 1 less the Account Value on the effective date of change. You may not change the Death Benefit Option if it results in a Face Amount below the Minimum Face Amount shown on the Policy Data Page.

After the first policy year, you may change from Death Benefit Option 2 to Death Benefit Option 1. The new Face Amount will be the death benefit under Death Benefit Option 2 on the effective date of the change.

Changes in the Death Benefit Option are effective on the monthly due date on or immediately preceding the date of our approval of your request. You may not change the Death Benefit Option more than once in any 12-month period.

CHANGE IN RATE CLASS

You may request a change in the Rate Class of the Insured or any Covered Insured under a rider attached to this policy at any time while this policy is in force by sending a written request to our Administrative Office. Evidence of the Insured's and/or Covered Insured's insurability under the requested rate class must be submitted to us. All changes in the Rate Class are subject to our then current underwriting rules, issue amounts, and age limits. A request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. We will send you revised Policy Data Pages based on the new rate classification.

ADDITION OF RIDERS

You may request that additional benefits provided by riders be added to this policy after the Policy Date, by sending a written request to our Administrative Office. Evidence of insurability may be required depending on the rider you choose to add. The addition of any rider is subject to its availability with the policy to which it will be attached at the time the request is received and our then current underwriting rules, issue amounts, and age limits. Upon our approval, a request becomes effective on the monthly due date on or immediately preceding the date of our approval of your request. We will send you the requested rider form and revised Policy Data Pages based on the new rider.

NONFORFEITURE PROVISIONS

ACCOUNT VALUE

The Account Value of this policy on the Policy Date is the initial net premium minus the monthly deduction. The Account Value of this policy on any other date is equal to the sum of the Basic Interest Strategy Value, the Fixed-Term Strategy Value, the Indexed Strategy Value, the value of any other strategy option(s) added to this policy by endorsement and the outstanding balance of any policy loans under the Annually Declared Loan Interest Option.

We calculate the Basic Interest Strategy Value on a monthly due date as:

- a) the Basic Interest Strategy Value on the preceding monthly due date; plus
- b) one month's Basic Interest Strategy interest on a); plus
- c) any net premiums received since the preceding monthly due date plus Basic Interest Strategy interest on those net premiums paid to the monthly due date; plus
- d) any transfers to the Basic Interest Strategy made since the preceding monthly due date plus Basic Interest Strategy interest on those transfers paid to the monthly due date; minus
- e) any withdrawals from the Basic Interest Strategy made since the preceding monthly due date plus Basic Interest Strategy interest on those withdrawals paid to the monthly due date; minus
- f) any transfers from the Basic Interest Strategy to a fixed-term strategy, indexed strategy or any other strategy option(s) added to this policy by endorsement since the preceding monthly due date plus Basic Interest Strategy interest on those transfers paid to the monthly due date; minus
- g) any amounts removed from the Basic Interest Strategy since the preceding monthly due date due to policy loans with the Annually Declared Loan Interest Option (either new policy loans or unpaid loan interest), plus Basic Interest Strategy interest on those amounts paid to the monthly due date; plus
- h) interest credited since the preceding monthly due date on the outstanding balance of any policy loans under the Annually Declared Loan Interest Option; minus
- i) any monthly deduction from the Basic Interest Strategy for the current monthly due date.

The Fixed-Term Strategy Value is equal to the sum of the values of each fixed-term strategy. The available fixed-term strategies are shown in the Initial Notice on the Policy Data Page or in subsequent notices to you. We calculate the value of each fixed-term strategy on a monthly due date as follows:

- a) the value of the fixed-term strategy on the preceding monthly due date; plus
- b) one month's fixed-term strategy interest on a); plus
- c) any transfers from the Basic Interest Strategy to the fixed-term strategy since the preceding monthly due date plus fixed-term strategy interest on those transfers paid to the monthly due date; minus
- d) any withdrawals from the fixed-term strategy made since the preceding monthly due date plus fixed-term strategy interest attributable to such withdrawal to the monthly due date; minus
- e) any transfers from the fixed-term strategy to the Basic Interest Strategy since the preceding monthly due date plus fixed-term strategy interest on those transfers to the monthly due date; minus
- f) any amounts removed from the fixed-term strategy since the preceding monthly due date due to policy loans with the Annually Declared Loan Interest Option (either new policy loans or unpaid loan interest), plus fixed-term strategy interest on those amounts paid to the monthly due date; minus
- g) any monthly deduction from the fixed-term strategy for the current monthly due date.

A Fixed-Term Segment is created on each date when Basic Interest Strategy Value is transferred to a fixed-term strategy, and consists of the value transferred to the fixed-term strategy on such date. Each Fixed-Term Segment has a Fixed-Term Segment Length as shown in notices provided to you.

The Indexed Strategy Value is equal to the sum of the values of each indexed strategy. The available indexed strategies are shown in the Initial Notice on the Policy Data Page or in subsequent notices to you. We calculate the value of each indexed strategy on a monthly due date as:

- a) the value of the indexed strategy on the preceding monthly due date; plus
- b) any Interest Credits credited to the Indexed Segment within the strategy since the preceding monthly due date through such monthly due date; plus
- c) any transfers from the Basic Interest Strategy to the indexed strategy since the preceding monthly due date; minus
- d) any withdrawals from the indexed strategy made since the preceding monthly due date; minus
- e) any transfers from the indexed strategy to the Basic Interest Strategy since the preceding monthly due date; minus
- f) any amounts removed from the indexed strategy since the preceding monthly due date due to policy loans with the Annually Declared Loan Interest Option (either new policy loans or unpaid loan interest); minus
- g) any monthly deduction from the indexed strategy for the current monthly due date.

An Indexed Segment is created on each date when Basic Interest Strategy Value is transferred to an indexed strategy, and consists of the value transferred to the indexed strategy on such date. Interest Credits are only credited to an Indexed Segment at specified intervals. Amounts removed from an indexed strategy prior to an Interest Crediting Date will not be credited with Interest Credits. The date on which each interval ends is referred to as an Interest Crediting Date. The Interest Crediting Dates for an indexed strategy will be shown in notices provided to you. References to the "preceding Interest Crediting Date" which are applicable during the Interest Crediting Period following the creation of an Indexed Segment refer to the date that the Indexed Segment was created.

On any day other than a monthly due date, we calculate the Basic Interest Strategy Value, the Fixed-Term Strategy Value, and the Indexed Strategy Value in a consistent manner, except that if the Indexed Strategy Value is being calculated in connection with any termination of the policy (including death, surrender or lapse) or removal of amounts transferred from an indexed strategy, we will increase the Interest Credits credited to your Indexed Segments as necessary so that the interest earned during the elapsed term of every Indexed Segment have an effective annualized interest rate at least equal to the Guaranteed Interest Rate shown on the Policy Data Page.

ACCOUNT VALUE ENHANCEMENT

We will enhance your Account Value at the end of each policy year starting in the year shown on the Policy Data Page, by crediting it with an amount equal to $A \times (B - C)$ where:

A is the Account Value Enhancement Percentage.

B is the average Account Value on each monthiversary for that policy year.

C is the balance of any outstanding policy loans under the Annually Declared Loan Interest Option.

We may declare an Account Value Enhancement Percentage that is greater than the Guaranteed Account Value Enhancement Percentage shown on the Policy Data Page.

The Account Value Enhancement will be credited to the Basic Interest Strategy and allocated as described in the Crediting of Premiums and Transfers from the Basic Interest Strategy provision of this policy. The Account Value Enhancement as described above will never be less than zero.

MONTHLY DEDUCTION

We calculate monthly deductions for a policy month as:

- a) the monthly base policy cost; plus
- b) the monthly cost of additional benefits provided by rider; plus
- c) the monthly policy charge.

The monthly policy charge will never be more than the Maximum Monthly Policy Charge shown on the Policy Data Page.

Monthly deductions will be deducted from the Account Value in the following order:

- a) from the Basic Interest Strategy until the Basic Interest Strategy Value is exhausted; then
- b) from each fixed-term strategy in the order that the fixed-term strategies are listed in the Initial Notice on the Policy Data Page or in subsequent notices provided to you until the value of the fixed-term strategy is exhausted; then
- c) from each indexed strategy in the order that the indexed strategies are listed in the Initial Notice on the Policy Data Page or in subsequent notices provided to you until the value of the indexed strategy is exhausted; then
- d) from any strategy option(s) added by endorsement.

If any fixed-term strategies and/or indexed strategies have multiple segments, such deductions are made from the most recently-created segment in such strategy, and then the next most recent, successively, until the value of such strategy is exhausted.

There are no monthly deductions after the Insured's attained age 121.

MONTHLY BASE POLICY COST

We calculate the monthly base policy cost for this policy as $A \times ((B-C)/1000) + (D \times E/1000)$ where:

A is the cost of insurance rate as described in the Base Policy Rates provision.

B is the death benefit on the monthly due date divided by the Interest Factor shown on the Policy Data Page.

C is the Account Value on the monthly due date after deduction of the monthly per \$1,000 of Face Amount charge, the monthly cost of additional benefits provided by rider, and the monthly policy charge.

D is the monthly per \$1,000 of Face Amount Rate as described in the Base Policy Rates provision.

E is the Face Amount at Issue of this policy plus the amount of any face amount increases.

In the above formula, $(D \times E/1000)$ is also known as the monthly per \$1,000 of Face Amount charge.

If Death Benefit Option 1 is in effect and there have been increases in the Face Amount, the Account Value is first considered a part of the Face Amount At Issue for the purpose of determining the cost of insurance rates. If the Account Value exceeds the Face Amount At Issue, it is considered a part of additional specified amounts resulting from increases in the order of the increases and then considered part of the death benefit attributed to any riders on the Insured, if attached to this policy.

BASE POLICY RATES

We base cost of insurance rates on the Insured's issue age, sex, policy duration, rate class and the current combined Face Amount of this policy plus the face amount of the Insured Term Life Insurance Rider, if attached to this policy. We base the monthly per \$1,000 of Face Amount cost on the Insured's issue age, sex, rate class and the Insured Face Amount. The Insured Face Amount is equal to the sum of the Face Amount at Issue of this policy plus the amount of any face amount increases plus the face amount of the Insured Term Life Insurance Rider, if attached to this policy.

We can change the rates from time to time. We will determine the monthly cost of insurance rates and the per \$1,000 of Face Amount rates charged according to our expectations of future mortality, interest, persistency and expenses. Any change in the cost of insurance rates will apply uniformly to all members of the same issue age, sex, policy duration, rate class and the current combined Face Amount of this policy plus the face amount of the Insured Term Life Insurance Rider, if attached to this policy, and will never be greater than those shown in the Table of Monthly Guaranteed Maximum Cost of Insurance Rates shown on the Policy Data Page. Any change in the monthly per \$1,000 of Face Amount rates will apply uniformly to all members of the same issue age, sex, rate class and Insured Face Amount and will never be greater than those shown in the Maximum Monthly per \$1,000 of Face Amount Rate shown on the Policy Data Page for the appropriate Insured Face Amount.

For the Face Amount at Issue, the Insured's rate class on the Policy Date will apply. For each increase in the Face Amount, the Insured's rate class applicable to the increase will apply. When the death benefit is equal to the minimum death benefit, the Insured's rate class for the most recent increase will apply to that portion of the death benefit equal to the excess of the death benefit over the Face Amount.

BASIC INTEREST STRATEGY INTEREST RATES

The Guaranteed Interest Rate is shown on the Policy Data Page. We may apply Basic Interest Strategy interest rates in excess of the Guaranteed Interest Rate in the calculation of the Basic Interest Strategy Value in a manner we determine.

FIXED-TERM STRATEGIES INTEREST RATES

We may provide for one or more fixed-term strategies under this policy. Each fixed-term strategy may include one or more Fixed-Term Segments. Each Fixed-Term Segment will be credited with interest at no less than the Guaranteed Interest Rate shown on the Policy Data Page. We may credit interest rates in excess of the Guaranteed Interest Rate in a manner we determine. The rate we will credit, which is referred to as the Fixed-Term Segment Interest Rate, may vary over time and may vary from one Fixed-Term Segment to another. This rate will be shown in notices to you.

Fixed-Term Segment Value cannot be transferred out of any Fixed-Term Segment prior to the end of the Fixed-Term Segment Length applicable to such segment unless the Fixed-Term Segment Interest Rate applicable to such segment is decreased during the Fixed-Term Segment Length. In such case, you may transfer affected Fixed-Term Segment Values to the Basic Interest Strategy provided that your written request to make such a transfer is received at our Administrative Office within 30 days after we send you notice of the decrease in the Fixed-Term Segment Interest Rate. The transfer will be made effective upon receipt at our Administrative Office of your written request for such a transfer. At the end of the Fixed-Term Segment Length applicable to a Fixed-Term Segment, the Fixed-Term Segment Value attributable to such segment is automatically transferred to the Basic Interest Strategy.

INDEXED STRATEGIES

We may provide for one or more indexed strategies under this policy. Each indexed strategy may include one or more Indexed Segments. Interest Credits are credited to each Indexed Segment on its Interest Crediting Dates.

Index. The Index is the measure used for determining the Interest Credits for each indexed strategy. The Index used is shown on the Policy Data Page. If the Index is discontinued or if we are unable to utilize it or if the calculation of the Index is changed substantially, we will substitute a similar alternative Index and notify you.

Index Number. The Index Number as of any date is the value of the Index as of the close of business on the day before such date. We determine the Index Number using the value as reported by a third party source at a consistent time each day. Any change in the reported value of the Index after our determination of the Index Number will not be included in the calculation of the Index Growth, if applicable. If the value of the Index is not reported on any date for which it is needed, the first preceding reported value of the Index will be used.

Index Growth. On each Interest Crediting Date of an Indexed Segment, the Index Growth for that Indexed Segment is the percentage calculated as $(A-B) / B$ where:

A is the Index Number as of the current Interest Crediting Date of the Indexed Segment.

B is the Index Number as of the preceding Interest Crediting Date of the Indexed Segment.

Interest Credits. Interest Credits for an Indexed Segment are calculated on each Interest Crediting Date of such segment as follows:

- a) Index Growth multiplied by the applicable Participation Rate, adjusted so that the rate of Interest Credits for this segment does not exceed the Cap Rate and is not less than 0%.
- b) Multiplied by:
 - 1) the Indexed Segment Value attributable to that Indexed Segment on the preceding Interest Crediting Date of the Indexed Segment; minus
 - 2) withdrawals from the Indexed Segment during the Interest Crediting Period just ended; minus
 - 3) monthly deductions from the Indexed Segment during the Interest Crediting Period just ended; minus
 - 4) amounts removed from the Indexed Segment during the Interest Crediting Period just ended due to policy loans that utilize Annually Declared Loan Interest.

At the last Interest Crediting Date of each Indexed Segment, Interest Credits calculated as described above will be increased as necessary so that the Interest Credits credited to the Indexed Segment during its Indexed Segment Term have an effective annualized interest rate at least equal to the Guaranteed Interest Rate shown on the Policy Data Page.

For purposes of calculating Interest Credits for an Indexed Segment for the Interest Crediting Period, if any amounts are removed on an Interest Crediting Date due to the following, those amounts will not be included with the withdrawals for the Interest Crediting Period just ended; but will be taken into consideration in calculating the next year's Interest Credits:

- a) a withdrawal effective on such Interest Crediting Date;
- b) monthly deduction; or
- c) policy loans that utilize Annually Declared Loan Interest.

Interest Credits for an Indexed Segment are calculated on each Interest Crediting Date and added to the Indexed Segment Value on such Interest Crediting Date. Interest Credits are not calculated or credited to an Indexed Segment between Interest Crediting Dates.

Participation Rate. The Participation Rate is the portion of the Index Growth that will be recognized in the calculation of the Interest Credits for an Indexed Segment on an Interest Crediting Date. We will determine the Participation Rate applicable to each Indexed Segment for each Interest Crediting Period and will notify you. The Participation Rate during an Indexed Segment Term will never be less than the Minimum Participation Rate for that Indexed Segment Term shown on the Policy Data Page.

Cap Rate. The Cap Rate is the maximum percentage that will be used in the calculation of the Interest Credits. We will determine the Cap Rate applicable to each Indexed Segment for each Interest Crediting Period and will notify you. The Cap Rate during an Indexed Segment Term will never be less than the Minimum Cap Rate for that Indexed Segment Term shown on the Policy Data Page.

Indexed Segment Term. Each Indexed Segment is subject to an Indexed Segment Term shown on the Policy Data Page. Indexed Strategy Value cannot be transferred out of an Indexed Segment prior to the end of the Indexed Segment Term applicable to the segment. On the Interest Crediting Date coinciding with the end of the Indexed Segment Term applicable to an Indexed Segment, the Indexed Segment Value attributable to such Indexed Segment is automatically transferred to the Basic Interest Strategy.

CASH VALUE

The cash value equals the Account Value less the surrender charge.

SURRENDER CHARGE

The Table of Surrender Charges is shown on the Policy Data Page.

If we approve a requested increase in the Face Amount, we will send you a Table of Surrender Charges applicable to the requested increase. Your surrender charges are not reduced when decreasing the Face Amount.

NET CASH VALUE

The net cash value of this policy equals the cash value of this policy less any outstanding policy loan(s).

SURRENDER

You may surrender this policy while this policy is in force and the Insured is living. On surrender, the proceeds will be the net cash value. You must send written notice of surrender to our Administrative Office. If you surrender this policy within 30 days after a policy anniversary, the net cash value will not be less than the net cash value on that anniversary, less any policy loans or withdrawals made and withdrawal charges deducted on or after the anniversary. A surrender terminates this policy.

We may delay payment, except to pay premiums on other policies with us, for up to six months after we receive the surrender request.

WITHDRAWALS

After the first policy year, you may make withdrawals from this policy while the Insured is living. You must make your request to us in writing. We may limit the number of withdrawals to not more than two in any 12-month period.

The amount of the withdrawal will equal the amount paid to you plus any applicable withdrawal charge. Each policy year starting in the Free Withdrawal Start year shown on the Policy Data Page, you are eligible for a penalty free withdrawal. A penalty free withdrawal is a withdrawal made without incurring a withdrawal charge. The penalty free withdrawal amount on the date of withdrawal is equal to the Free Withdrawal Percentage shown on the Policy Data Page multiplied by the cash value as of the date of the withdrawal less any prior penalty free withdrawals taken in that policy year, but not less than zero. If less than the Free Withdrawal Percentage is withdrawn in any policy year, the remaining amount does not roll over to future policy years.

The amount of a withdrawal may not be more than the net cash value less a premium sufficient to keep this policy in force to the end of the current policy year.

When you make a withdrawal, we reduce the Account Value by the amount paid to you and the withdrawal charge. If Death Benefit Option 1 is in effect, the Face Amount will be reduced by the amount of the withdrawal. We apply the reduction in the Face Amount in the following order:

- a) against the Face Amount at Issue; then
- b) against coverage provided by the next earliest increase; then
- c) against coverage provided by the most recent increase.

We will not allow a withdrawal if it results in a Face Amount less than the Minimum Face Amount shown on the Policy Data Page.

Withdrawals (including the withdrawal charge) are made from the Account Value in the following order:

- a) from the Basic Interest Strategy until the Basic Interest Strategy Value is exhausted; then
- b) from each fixed-term strategy in the order that the fixed-term strategies are listed in the Initial Notice on the Policy Data Page or in subsequent notices provided to you until the value of the fixed-term strategy is exhausted; then
- c) from each indexed strategy in the order that the indexed strategies are listed in the Initial Notice on the Policy Data Page or in subsequent notices provided to you until the value of the indexed strategy is exhausted; then
- d) from any strategy option(s) added by endorsement.

If any fixed-term strategies and/or indexed strategies have multiple segments, withdrawals are made from the most recently-created segment in such strategy, and then the next most recent, successively, until the value of such strategy is exhausted.

We may delay payment, except to pay premiums on policies with us, for up to six months after the withdrawal request.

WITHDRAWAL CHARGE

The withdrawal charge is equal to $A \times (B-D) / (C-D) + E$ where:

- A is the surrender charge on the date of withdrawal.
- B is the amount withdrawn from the Account Value.
- C is the cash value on the date of withdrawal.
- D is the penalty free withdrawal amount on the date of withdrawal.
- E is a withdrawal fee up to \$25.00.

TERMINATION OF INSURANCE

This policy terminates when any one of the following occurs:

- a) we receive your written request for full surrender;
- b) the Insured dies; or
- c) the required premium has not been paid when the grace period ends.

BASIS OF COMPUTATIONS

Minimum cash values are based on the guaranteed mortality table and Guaranteed Interest Rate shown on the Policy Data Page.

The nonforfeiture values for this policy are never less than the minimums required on the Policy Date by the state in which the application is signed. A detailed statement of the method of computing values has been filed with the insurance supervisory official of the state in which the application was signed.

LOAN PROVISIONS

POLICY LOAN

At any time while this policy is in force you may request a policy loan. You must make your request to us in writing. Your policy and its values are automatically assigned to us as security for a policy loan. We may postpone making a policy loan, except for loans to pay premiums on policies with us, for up to six months after receiving the loan request.

The maximum amount available for a policy loan is:

- a) the net cash value as of the date of the policy loan; less
- b) loan interest to the next policy anniversary; less
- c) a premium sufficient to keep this policy in force to the end of the current policy year.

If policy loan(s) exceed the cash value, the Grace Period provision of this policy will apply. We will mail a notice of the premium required to continue this policy at least 30 days before the end of the grace period to your last known address, and the last known address of any assignee of record. If such premium is not received by us before the end of the grace period, this policy will lapse without value.

Two Loan Interest Options (Variable Loan Interest Option and Annually Declared Loan Interest Option) are available under this policy. You may choose the Loan Interest Option at the time of your request for a loan, subject to such availability. However, if your policy has an outstanding loan at the time of your request for an additional loan, the new loan(s) must have the same Loan Interest Option as your outstanding loan. When a policy loan with the Annually Declared Loan Interest Option is made, the amount loaned plus loan interest in advance will be removed from the strategies as described in the Annually Declared Loan Interest Option provision of this policy. When a policy loan with the Variable Loan Interest Option is made, the amount loaned plus loan interest in advance will not be removed from the strategies.

You may request to change the Loan Interest Option in effect from one option to the other on an outstanding loan. You may change the Loan Interest Option one time each policy year, up to a maximum of three times while your policy is in force. The new Loan Interest Option selected will be effective for the outstanding balance of all policy loans. You cannot have outstanding loan balances under both Loan Interest Options at the same time.

We will notify you of:

- a) the loan interest rate at the time the policy loan is made; and
- b) any loan interest rate change on existing policy loans. The change will be effective on the policy anniversary.

We will send notification of the change to you not less than 31 days before making the change.

ANNUALLY DECLARED LOAN INTEREST OPTION

Loan interest is payable in advance at the time of the new loan and on each policy anniversary through the next policy anniversary and accrues daily at the annual interest rate we establish. Interest not paid when due will be added to the policy loan and will bear interest at the rate then in effect.

We calculate loan interest at the following rates:

- a) The Annually Declared Loan Rate per annum payable in advance, for any loans made during the first ten policy years, or on the balance of any policy loan made after the tenth policy year in excess of the maximum of:
 - 1) 10% of the net cash value; or
 - 2) the net cash value less the sum of all premiums paid plus the sum of all withdrawals.

We will add any unpaid interest to this policy loan and it will bear interest at the same rate as this loan. We may change the Annually Declared Loan Rate from time to time. It will be no greater than the Maximum Annually Declared Loan Rate shown on the Policy Data Page. The new rate will apply to all new and outstanding loans other than those described in b) below.

- b) The Minimum Annually Declared Loan Rate shown on the Policy Data Page per annum payable in advance, for any loans made after the tenth policy year on any new policy loan made that does not exceed the maximum of:
 - 1) 10% of the net cash value; or
 - 2) the net cash value less the sum of all premiums paid plus the sum of all withdrawals.

We will add any unpaid interest to this policy loan and it will bear interest at the same rate as this loan.

Under the Annually Declared Loan Interest Option, the amount loaned plus loan interest in advance is removed from the strategies at the time the loan is made and the amount of any unpaid loan interest added to the outstanding policy loan is removed from the strategies at the time the loan interest is due. These amounts will be removed from the strategies in the following order:

- a) from the Basic Interest Strategy until the Basic Interest Strategy Value is exhausted; then
- b) from each fixed-term strategy in the order that the fixed-term strategies are listed in the Initial Notice shown on the Policy Data Page or in subsequent notices provided to you until the value of the fixed-term strategy is exhausted; then
- c) from each indexed strategy in the order that the indexed strategies are listed in the Initial Notice shown on the Policy Data Page or in subsequent notices provided to you until the value of the indexed strategy is exhausted; then
- d) from any strategy option(s) added by endorsement.

If any fixed-term strategies and/or indexed strategies have multiple segments, the amounts loaned are removed from the most recently-created segment in such strategy, and then the next most recent, successively, until the value of such strategy is exhausted.

We will credit interest at least annually at the Guaranteed Interest Rate shown on the Policy Data Page on the outstanding balance of any policy loans under the Annually Declared Loan Interest Option.

VARIABLE LOAN INTEREST OPTION

Loan interest is payable in advance at the time of the new loan and on each policy anniversary through the next policy anniversary and accrues daily at the annual interest rate we establish. Interest not paid when due will be added to the policy loan and will bear interest at the rate then in effect.

The maximum annual loan interest rate we may establish will not exceed the equivalent of an effective annual rate of the higher of:

- a) the published monthly average (Moody's Corporate Bond Yield Average - Monthly Average Corporate as published by Moody's Investors Service, Inc., or its successor) for the calendar month ending two months prior to the date the rate is determined; or
- b) the Guaranteed Interest Rate as shown on the Policy Data Page, plus 1% per annum.

The maximum annual loan rate will not exceed the Maximum Variable Loan Rate as shown on the Policy Data Page.

The Insurance Commissioner of the state in which the application was signed will substitute a similar average if the published monthly average is no longer published.

We may change the interest rate once a year on the policy anniversary. The rate being charged may be increased whenever such increase would increase the rate by 1/2% or more per annum. The rate charged must be reduced whenever such reduction would decrease that rate by 1/2% or more per annum. Any change in the interest rate will apply to any existing or new policy loans.

REPAYMENT

You may repay any loan in whole or in part at any time while this policy is in force and either Insured is living.

You may not make partial repayment of any loan less than \$10.00 except with our consent. Unless otherwise designated, any payment received will be treated as a loan repayment to the extent a loan is outstanding.

Annually Declared Loan repayments will not be credited back to the segment(s) from which loaned amounts were removed. Instead, upon repayment such amounts will be added to the Basic Interest Strategy and transferred as described in Crediting of Premiums and Transfers from the Basic Interest Strategy provision of this policy.

PAYMENT OPTIONS PROVISIONS

ELECTION OF OPTIONS

In lieu of payment of a single sum, you may elect to have any proceeds payable under this policy paid in whole or in part under one of the payment options provided below. These options shall be available whether the proceeds are payable from a death claim or from surrender of this policy. If no option is elected by you during the Insured's lifetime, the beneficiary may do so. Election must be made before payment of the proceeds of this policy has been made.

GENERAL CONDITIONS

Election of any payment option is subject to the following conditions:

- a) Election or revocation will become effective only when a properly written request has been recorded at our Administrative Office. Any election may be revoked during the lifetime of the Insured and before the proceeds of this policy are payable.
- b) Any change of beneficiary subsequent to the election of an option will automatically revoke the election.
- c) If this policy is assigned, or if the payee is a corporation, association, partnership, or trustee, the options will be available only with our consent.
- d) A settlement agreement attached to this policy will be effective only when countersigned by us.

DESCRIPTION OF PAYMENT OPTIONS

Subject to the stated conditions, all or part of the policy proceeds may be applied under one of the following options:

- **Interest income.** Proceeds may be left with us until death of the payee or for a fixed number of years not in excess of 30. Interest will be calculated on the proceeds at the current rate we set but not less than 1.5%. The interest may be left with us to accumulate or the payee may request to receive interest payments periodically.
- **Life income.** Periodic payments will be made during the lifetime of the payee. A guaranteed payment period can be selected. Payments will not be less than shown in the Payment Option Table that follows. In the event of the death of the payee during the guaranteed payment period, payments will be continued to a beneficiary named by the payee for the remainder of the guaranteed payment period. With our approval, proceeds may be applied under any other payment option in use by us at the time of settlement.
- **Other Options.** Additional payment options are available upon request including joint and 50% survivor life income. You may contact us for the rates and terms of any additional payment options.

REQUIREMENTS FOR PAYMENTS

The minimum proceeds that may be applied under any payment option is \$5,000. Proceeds less than this amount will be paid in one lump sum to the payee. Interest payments or periodic payments may be made annually, semi-annually, quarterly or monthly as long as each payment is at least \$25.00. If the payments become less than \$25.00, we will have the right to decrease the frequency with which the payments are made. All periodic payments are computed on the basis of payments being due at the beginning of each installment period. The size of periodic payments under life income are based on the sex and age nearest birthday at the time payments begin, of the person or persons on whose life payments are based. Payment will be subject to satisfactory proof of age and sex.

SUPPLEMENTARY CONTRACT

When settlement is made, we will issue a supplementary contract upon surrender of this policy.

PAYMENT OPTION TABLE

Minimum monthly periodic payments for each \$1,000 of proceeds

MALE	LIFE	10 YEAR CERTAIN & LIFE	FEMALE	LIFE	10 YEAR CERTAIN & LIFE
50	3.06	3.05	50	2.84	2.84
51	3.12	3.11	51	2.90	2.89
52	3.19	3.17	52	2.95	2.94
53	3.26	3.24	53	3.01	3.00
54	3.33	3.31	54	3.07	3.06
55	3.41	3.38	55	3.14	3.13
56	3.49	3.46	56	3.21	3.19
57	3.57	3.54	57	3.28	3.26
58	3.66	3.62	58	3.35	3.33
59	3.75	3.71	59	3.43	3.41
60	3.85	3.81	60	3.52	3.49
61	3.96	3.90	61	3.61	3.58
62	4.07	4.01	62	3.70	3.67
63	4.19	4.12	63	3.80	3.77
64	4.32	4.23	64	3.91	3.87
65	4.46	4.35	65	4.02	3.97
66	4.61	4.48	66	4.15	4.09
67	4.76	4.61	67	4.28	4.21
68	4.93	4.75	68	4.41	4.33
69	5.10	4.89	69	4.56	4.47
70	5.29	5.04	70	4.72	4.61
71	5.49	5.20	71	4.90	4.76
72	5.70	5.36	72	5.08	4.91
73	5.92	5.52	73	5.28	5.08
74	6.16	5.69	74	5.50	5.25
75	6.41	5.86	75	5.73	5.43
76	6.69	6.04	76	5.98	5.62
77	6.98	6.22	77	6.24	5.81
78	7.29	6.41	78	6.53	6.01
79	7.62	6.59	79	6.85	6.21
80	7.98	6.78	80	7.18	6.42
81	8.36	6.96	81	7.55	6.62
82	8.77	7.14	82	7.95	6.83
83	9.21	7.32	83	8.38	7.04
84	9.69	7.49	84	8.84	7.24
85	10.20	7.66	85	9.35	7.43
86	10.74	7.82	86	9.90	7.62
87	11.34	7.97	87	10.49	7.80
88	11.98	8.12	88	11.14	7.96
89	12.66	8.25	89	11.83	8.12
90	13.40	8.38	90	12.56	8.27
91	14.18	8.49	91	13.34	8.40
92	15.02	8.59	92	14.17	8.52
93	15.92	8.68	93	15.05	8.62
94	16.91	8.75	94	16.01	8.70
95	18.02	8.81	95	17.07	8.78

This table is based on the Annuity 2000 Mortality Table projected for 20 years using 100% of Projection Scale G, at 1.5% interest, compounded annually. Guaranteed payments for ages not shown in the table are available upon request.

GLOSSARY OF TERMS

This glossary is provided to assist you in identifying and understanding the terms used in this policy. These descriptions are for your convenience only and are qualified in their entirety by the more specific details set forth in this policy.

Account Value - The policy value calculated as described under the Nonforfeiture Provisions of this policy.

Cap Rate - The maximum percentage that will be used in the calculation of the Interest Credits.

Index Growth - The percentage increase in the Index Number which is calculated as described under the Indexed Strategies provision of this policy.

Basic Interest Strategy - Interest crediting strategy to which all net premiums are added when received at our Administrative Office, as described under the Basic Interest Strategy Value Minimum provision of this policy.

Basic Interest Strategy Value - The value of the Basic Interest Strategy calculated as described under the Nonforfeiture Provisions of this policy.

Basic Interest Strategy Value Minimum - An estimate of the amount required to cover the monthly deductions for 12 months, calculated as described under the Basic Interest Strategy Value Minimum provision of this policy.

Fixed-Term Segment - The portion of the total Fixed-Term Strategy associated with each transfer of values from the Basic Interest Strategy to the Fixed-Term Strategy, as described under the Nonforfeiture Provisions of this policy.

Fixed-Term Segment Length - The period of time during which amounts transferred to a Fixed-Term Segment cannot be transferred to another interest crediting strategy, as described under the Nonforfeiture Provisions of this policy.

Fixed-Term Strategy - Interest crediting strategy that credits interest at no less than this policy's Guaranteed Interest Rate, as described under the Fixed-Term Strategies Interest Rates provision of this policy.

Fixed-Term Strategy Value - The sum of the values of each fixed-term strategy calculated as described under the Nonforfeiture Provisions of this policy.

Guaranteed Interest Rate - The minimum guaranteed interest rate shown on the Policy Data Page.

Index - The measure used for determining the Interest Credits, as described under the Indexed Strategies provision of this policy or in a strategy endorsement.

Interest Credits - The index-linked interest credited to an Indexed Segment, which is calculated as described under the Indexed Strategies provision of this policy or in a strategy endorsement.

Index Number - The Index Number as of any date is the value of the Index as of the close of business on the day before such date. We determine the Index Number using the value as reported by a third party source at a consistent time each day. Any change in the reported value of the Index after our determination of the Index Number will not be included in the calculation of the Index Growth, if applicable. If the value of the Index is not reported on any date for which it is needed, the first preceding reported value of the Index will be used.

Indexed Segment - The portion of the total Indexed Strategy associated with each transfer of values from the Basic Interest Strategy to the Indexed Strategy, as described under the Indexed Strategies provision of this policy.

Indexed Segment Term - The period of time during which amounts transferred to an Indexed Segment cannot be transferred to another interest crediting strategy, as described under the Indexed Strategies provision of this policy.

Indexed Segment Value - The value of a particular Indexed Segment.

Indexed Strategy - Interest crediting strategy that is linked to the growth of an identified index, as described under the Indexed Strategies provision of this policy or in a strategy endorsement.

Indexed Strategy Value - The sum of the values of each indexed strategy calculated as described under the Nonforfeiture Provisions of this policy.

Initial Net Premium - The portion of the initial paid premium that is added to the Basic Interest Strategy when received by us at our Administrative Office.

Insured Face Amount - The sum of the Face Amount at Issue of this policy plus the amount of any face amount increases plus the face amount of the Insured Term Life Insurance Rider, if attached to this policy.

Interest Crediting Date - The dates that Interest Credits for an Indexed Segment are calculated and added to the Indexed Segment Value. The Interest Crediting Dates for each indexed strategy are shown in the Initial Notice on the Policy Data Page or in subsequent notices to you.

Minimum Cap Rate - The lowest Cap Rate that we may apply to an Indexed Segment during its Indexed Segment Term, as described under the Indexed Strategies provision of this policy.

Minimum Face Amount - The smallest Face Amount allowed at issue, after a face amount decrease or following a withdrawal. The Minimum Face Amount is shown on the Policy Data Page.

Minimum Monthly Premium - An amount shown on the Policy Data Page that is used in determining whether the minimum premium test is met, as described under the Lapse provision of this policy.

Minimum Participation Rate - The lowest Participation Rate that we may apply to any Indexed Segment, as described under the Indexed Strategies provision of this policy.

Minimum Net Premium - Premium paid multiplied by the percentage shown as the Minimum Net Premium on the Policy Data Page. In any policy year, we may apply a high percentage than the Minimum Net Premium percentage. This amount is the Net Premium added to the Basic Interest Strategy.

Participation Rate - The portion of the Index Growth that will be recognized in the calculation of the Interest Credits for an Indexed Segment on an Interest Crediting Date, as described under the Indexed Strategies provision of this policy.



AVIVA

Aviva Life and Annuity Company

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**FLEXIBLE PREMIUM ADJUSTABLE
LIFE INSURANCE
WITH INDEXED FEATURE**

Death proceeds payable upon the death of the Insured.

Flexible premiums payable until the Insured's Age 121.

Adjustable death benefit.

Non-participating.

PAYMENT OPTION TABLE

Minimum monthly periodic payments for each \$1,000 of proceeds

AGE	LIFE	10 YEAR CERTAIN & LIFE
50	2.95	2.94
51	3.01	3.00
52	3.07	3.06
53	3.14	3.12
54	3.20	3.19
55	3.27	3.25
56	3.35	3.33
57	3.42	3.40
58	3.51	3.48
59	3.59	3.56
60	3.69	3.65
61	3.78	3.74
62	3.89	3.84
63	4.00	3.94
64	4.12	4.05
65	4.24	4.17
66	4.37	4.29
67	4.52	4.41
68	4.67	4.54
69	4.83	4.68
70	5.00	4.83
71	5.19	4.98
72	5.39	5.14
73	5.60	5.30
74	5.82	5.47
75	6.07	5.65
76	6.33	5.83
77	6.61	6.02
78	6.91	6.21
79	7.23	6.40
80	7.58	6.60
81	7.95	6.80
82	8.35	6.99
83	8.79	7.18
84	9.26	7.37
85	9.77	7.55
86	10.32	7.72
87	10.91	7.89
88	11.55	8.04
89	12.24	8.19
90	12.98	8.32
91	13.76	8.45
92	14.59	8.56
93	15.48	8.65
94	16.46	8.73
95	17.54	8.80

This table is based on the Annuity 2000 Mortality Table projected for 20 years using 100% of Projection Scale G, at 1.5% interest, compounded annually, assuming 50% of the payees are male and 50% of the payees are female. Guaranteed payments for ages not shown in the table are available upon request.



Aviva Life and Annuity Company

Home Office: [611 Fifth Avenue, Des Moines, Iowa 50309]
Administrative Office: [611 Fifth Avenue, Des Moines, Iowa 50309]
[1-800-800-9882]

NET CASH VALUE ENHANCEMENT RIDER (Attached to and made a part of the policy)

This Rider provides an enhancement to the net cash value of your policy in the event of a full surrender of the policy. The benefit is subject to the provisions, terms and conditions of this Rider and the policy to which it is attached. This Rider is issued in consideration of the application received and payment of the cost for this Rider.

BENEFIT

The benefit provided by this Rider is determined based on the date you surrender your policy and is subject to the applicable conditions.

If you surrender your policy in policy years one or two, you will receive the greater of A or B where:

- A is the Account Value on the date of the surrender plus the first year premium load minus any outstanding loan balance.
- B is the sum of all premiums paid to the date of surrender minus the sum of all previous partial surrenders to date of surrender, if any, multiplied by the appropriate factor shown in the Table of Cumulative Premium Factors shown on the Policy Data Page minus any outstanding loan balance.

The first year premium load is equal to the premium paid in the first policy year less the net premium applied to the policy in the first policy year.

If you surrender your policy in policy years three or after, you will receive the greater of A or B where:

- A is the Account Value on the date of surrender minus any outstanding loan balance.
- B is the sum of all premiums paid to the date of surrender minus the sum of all previous partial surrenders to date of surrender, if any, multiplied by the appropriate factor shown in the Table of Cumulative Premium Factors shown on the Policy Data Page minus any outstanding loan balance.

The benefit provided under this Rider is subject to the following conditions:

- a) the enhancement to the net cash value shall only apply upon a full surrender of the policy; and
- b) the surrender value must be paid to you or the collateral assignee, its successors or assigns, as set forth in a collateral assignment recorded with the Company, if any; and
- c) the surrender value must be paid in cash.

MINIMUM DEATH BENEFIT

If this Rider is in force, the minimum death benefit will be equal to a percentage of the greater of A or B where:

- A is the Account Value on the date of surrender plus the first year premium load.
- B is the sum of all premiums paid to the date of surrender multiplied by the appropriate factor shown in the Table of Cumulative Premium Factors shown on the Policy Data Page.

The applicable percentage is based on the attained age of the Insured and is shown in the Table of Minimum Death Benefits on the Policy Data Page.

RIDER COST

The cost for this Rider is assessed monthly. This cost will be included in the monthly deduction from the policy's Account Value and is payable only during the time a surrender charge would be assessed. No cost is assessed after this Rider is terminated.

The cost for this Rider consists of two parts. The first part is calculated based on the amount of insurance on the Insured (policy face amount plus Insured Term Life Insurance Rider plus any face increases) and the second part is calculated based on the account value.

The cost based on the amount of insurance at issue is calculated by:

- a) Adding the policy's Face Amount at Issue and the face amount of the Insured Term Life Insurance Rider, if any;
- b) Dividing this total face amount by 1000;
- c) Multiplying the result by the Monthly CVE Rate at Issue as shown on the Policy Data Page.

Each face amount increase, if any, will have its own cost calculated by:

- a) Dividing the amount of the face increase at the time of the increase by 1000;
- b) Multiplying the result by the Monthly CVE Rate at the Insured's attained age at the time of the face amount increase, as shown in the Table of Guaranteed Monthly CVE Rates.

The cost based on the account value is calculated by multiplying the policy's Account Value by the Percent of Account Value Rate as shown on the Policy Data Page.

These results are added together to determine the total Rider Cost.

The policy's Account Value on the Policy Date is the initial net premium.

The cost for this Rider is assessed on any monthiversary in which a surrender charge is applicable for either the policy's Face Amount at Issue or any face amount increase. Therefore, it is possible to be assessed rider costs for a period of time, then have the rider costs go to zero once no surrender charges are applicable, and have rider costs assessed again if a face amount increase is approved.

TERMINATION

This Rider will terminate on the earliest of the following dates and events:

- a) the Expiry Date for this Rider shown on the Policy Data Page; or
- b) the policy ownership designation is changed; or
- c) the policy is assigned other than to the collateral assignee, its successors or assigns, as set forth in a collateral assignment recorded with the Company, if any; or
- d) when the policy matures, terminates, or is exchanged for another policy; or
- e) the monthly due date following our receipt of your written request to terminate this Rider.

When this Rider is terminated, the surrender charges as described in the Surrender Charge provision of the policy will apply.

GENERAL

This Rider only applies to a full surrender of the policy. It does not apply to a partial withdrawal. If a partial withdrawal is taken, a surrender charge as described in the policy will apply to the partial withdrawal.

This Rider is subject to all the conditions and provisions of the policy to which it is attached except as provided herein.

REINSTATEMENT

If the policy lapses and is reinstated, this Rider cannot be reinstated.

EFFECTIVE DATE

This Rider is effective on the Policy Date shown on the Policy Data Page. This Rider cannot be elected after the Policy Date.



Secretary

SERFF Tracking Number:	NDPL-126601509	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	45858
Company Tracking Number:	2ECG10		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	2ECG10		
Project Name/Number:	2ECG10/2ECG10		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR Readability Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application Form 14530 2/07, approved by your Department on 8/28/06, will be used to apply for this product.		
Attachment: 14530.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certifications		
Comments:		
Attachments: AR Reg 19 cert.pdf AR Reg 34 cert.pdf AR Reg 49 cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Hedging Strategy		
Comments:		
Attachment: Hedging Strategy 41510.PDF		

<i>SERFF Tracking Number:</i>	<i>NDPL-126601509</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Aviva Life and Annuity Company</i>	<i>State Tracking Number:</i>	<i>45858</i>
<i>Company Tracking Number:</i>	<i>2ECG10</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>2ECG10</i>		
<i>Project Name/Number:</i>	<i>2ECG10/2ECG10</i>		

		Item Status:	Status
			Date:
Satisfied - Item:	Explanation of Variability		
Comments:			
Attachment:			
AR LBIII EOV.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Guaranteed COIs		
Comments:			
Attachment:			
Guaranteed COIs.pdf			

AR

ARKANSAS READABILITY CERTIFICATION

This is to certify that the following forms have achieved a Flesch Reading Ease Score of as indicated below and comply with the requirements of Arkansas Statute Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

**FORM NUMBER
AND NAME**

FLESCH SCORE

Form 2ECG10 – Flexible Premium Adjustable Life Insurance With Indexed Feature
Form 2CVEG10 – Net Cash Value Enhancement Rider

54.1
62.3

Aviva Life and Annuity Company



Chris Guttin
ASA / Vice President-Product Operations

5/28/2010
Date

RD/CRT/AR

Aviva Life and Annuity Company

Home Office: Des Moines, IA

Mailing Address:

P.O. Box 1555

Des Moines, IA 50306-1555

Fax: 1-800/531-0038

**Application for Insurance**

AGENT CODE # _____

(In this application, "Company" refers to the insurance company named above.)

APPLICANT INFORMATION**1. PROPOSED INSURED**Name (First, Middle, Last) _____ Is Insured also the Owner? ☐ Yes ☐ No

Address _____ E-Mail: _____

City _____ Home Ph. (____) _____ Bus. Ph. (____) _____

State _____ Zip _____ Gender ☐ M ☐ F Maiden Name _____

Birth Date _____ Birth State _____ Social Security Number _____

Marital Status ☐ Married ☐ Single ☐ Divorced or Separated ☐ Widow or Widower U.S. Citizen? ☐ Yes ☐ No Permanent Resident? ☐ Yes ☐ No

Driver's License # _____ State _____ Issue Date _____ Expiry Date _____

Or, if you do not have a driver's license, other government issued photo ID: Document Type _____

Document # _____ Where Issued _____ Issue Date _____ Expiry Date _____

Employer _____ How Long? _____ Occupation/Duties _____

Annual earned income \$ _____ Annual unearned income \$ _____ Net worth \$ _____

If multiple life product, (2nd app required for multiple life)

Joint Insured Names: (1st): _____ (2nd): _____

2. OWNER (If different from Proposed Insured) ☐ Individual ☐ Business ☐ Trust (date of trust) _____

Name (Owner, Business or Trustee) _____ Birth Date _____

If trust, name of trust _____

Address _____ City _____ State _____ Zip _____

Relationship to Proposed Insured _____ Social Security # or Taxpayer ID # _____

Owner's or Trustee's personal driver's license # or other government issued photo ID document, or corporate license:

Document Type _____ Document # _____ Where Issued _____ Issue Date _____ Expiry Date _____

Contingent Owner (If none specified, policy provisions will apply.) _____

Driver's License # or other government issued photo ID document:

Document Type _____ Document # _____ Where Issued _____ Issue Date _____ Expiry Date _____

Mail notices to ☐ Insured ☐ Owner ☐ Other (specify) _____

Other Notice Address _____ City _____ State _____ Zip _____

Tax Qualification Type ☐ Qualified Plan: ☐ Non-Qualified Plan: ☐ NeitherType: ☐ Profit Sharing Plan☐ 401(k)☐ 412(i)☐ Other Defined BenefitType: ☐ Welfare Benefit Plan:☐ single employer☐ multiple employer☐ VEBA☐ Deferred Comp☐ Split Dollar☐ Executive Bonus☐ Other _____**3. PRIMARY BENEFICIARY(IES) - Applies to primary insured only. (If trust, complete name and date of trust.)**

(If necessary, use an additional page for additional details, signature of owner & date.)

Print Full Name _____ Birth Date _____ Relationship _____ Percentage _____ Social Security # or Taxpayer ID # _____

4. CONTINGENT BENEFICIARY(IES)

Print Full Name _____ Birth Date _____ Relationship _____ Percentage _____ Social Security # or Taxpayer ID # _____



POLICY INFORMATION

5. PRIMARY INSURED

☐ Nonsmoker/Nontobacco ☐ Smoker/Tobacco

Base Plan _____ Amt. of Ins. \$ _____
Additional Coverage _____ Amt. of Ins. \$ _____ Premium \$ _____
Additional Coverage _____ Amt. of Ins. \$ _____ Premium \$ _____

Riders (Complete Supplemental Application if applicable)

☐ Waiver Type _____ ☐ Other Riders (Type/Amount): _____
☐ Spouse Rider \$ _____ ☐ Child Rider \$ _____

6. UL Death Benefit Option: ☐ Level ☐ Increasing ☐ Death Benefit Return of Premium Rider

Premium Direction/Interest Crediting Strategy: 1 Year Point-to-Point _____% 2 Year Point-to-Point _____% 1 Year Monthly Average _____%
1 Year Monthly Cap _____% 1 Year Average Multiple Index _____% 5 Year Fixed Term _____% 1 Year Fixed Term _____% _____%
Levelized Strategy Transfer ☐ Yes ☐ No

7. WHOLE LIFE APL (If applicable) ☐ Yes ☐ No Direct Recognition (if available) ☐ Yes ☐ No

PREMIUM INFORMATION

8. **PREMIUM** Planned Premium \$ _____ Additional Premium (Lump Sum) \$ _____
Billing Frequency ☐ Annual ☐ Semi-Annual ☐ Quarterly ☐ PAC (Complete Authorization) ☐ Other _____
☐ Govt. Allotment (if available) ☐ Group Bill Group Bill # _____
Has the premium for the policy applied for been given to the agent? ☐ Yes ☐ No Amount \$ _____
How Paid? ☐ Check ☐ Other (specify) _____

Additional Policy Specifications

Policy Date (optional) _____ Other _____

9. Are you financing or refinancing a mortgage and/or a home equity loan or contemplating the use of any kind of mortgage financing strategy in connection with the purchase of or the payment of premiums on the life insurance policy? ☐ Yes ☐ No (If yes, please review and acknowledge by signing the Mortgage Financing Disclosure Statement.)

10. Will you borrow money to pay the premiums for this policy or have someone else pay these premiums for you, in return for you assigning part of or all of the policy values to someone else? ☐ Yes ☐ No (If yes, please review and acknowledge by signing the Premium Financing Applicant Acknowledgement and Disclosure Statement.)

NON-MEDICAL INFORMATION

11. INSURANCE IN FORCE ON PROPOSED INSURED

a. Are any life insurance or annuity contracts in force? ☐ Yes ☐ No
If yes, complete section below. (Attach separate sheet if necessary)

Company	Amount	WP ?	Personal/Business	Year Issued	Replacing ?	Amount ADB

b. Will any annuity or life insurance presently or recently in force be replaced or changed by this policy applied for? ☐ Yes ☐ No
c. Have you ever been declined, rated, or had coverage modified or withdrawn, or reinstatement declined by any insurance company? ☐ Yes ☐ No
d. Within the last year, has any other life, health or long term care insurance been issued or applied for, or is any to be applied for? ... ☐ Yes ☐ No

12. OTHER NON-MEDICAL INFORMATION

a. Do you use any form of tobacco or nicotine based products? ☐ Yes ☐ No
If no, have you used any form of tobacco or nicotine based products in the last 5 years? ☐ Yes ☐ No
If yes, when did you last use tobacco or nicotine based products? _____ Type _____ Quantity _____
b. Have you engaged in the last 3 years, or do you intend within the next 12 months to engage:
1. In any aviation activity other than as a passenger? ☐ Yes ☐ No
2. In ballooning, gliding, boat or vehicle racing, mountain or rock climbing, parachuting, sky diving, underwater diving or any other hazardous sport or activity? ☐ Yes ☐ No
c. Within the last 5 years, have you filed for bankruptcy (personal or business)? ☐ Yes ☐ No
d. Within the last 5 years, have you been charged with reckless driving, driving under the influence of alcohol or drugs, or 2 or more moving violations, or had your driver's license revoked or suspended, or received a warning letter? ☐ Yes ☐ No
e. Have you been arrested for an illegal activity, acquired a criminal record, or are you currently on probation, parole, or under investigation? ☐ Yes ☐ No
f. Are you a member of or do you contemplate joining one of the Armed Forces or an active or reserve military unit? ☐ Yes ☐ No
g. Have you in the past 2 years traveled or do you intend to travel or live outside the United States or Canada? ☐ Yes ☐ No
h. Is any proposed insured, owner or beneficiary a resident or citizen of or an entity organized under the laws of a country other than the U.S.? ☐ Yes ☐ No
i. Do you intend to sell or transfer all or any portion of this policy to another person, any group of investors or other entity? ☐ Yes ☐ No



Give complete details of any **YES** answers to questions 11 and 12. (If necessary, use an additional page for additional details, **signed by the applicant and dated.**) _____

13. PHYSICIAN INFORMATION

- a. Name, address and phone # of your doctor(s) or health care provider(s): _____
- b. When did you last consult a doctor and why? _____
- c. What medication(s) (prescribed or over the counter) are you now taking? (If none, so state) _____

MEDICAL INFORMATION If medical exam is required, questions 14-17 do not need to be completed.

14. PROPOSED INSURED

- a. Height in shoes _____ feet _____ inches Weight in clothes _____ pounds
- b. Have you gained or lost more than 10 pounds in the last year? ☐ Yes ☐ No
- c. Are you now under observation or treatment? ☐ Yes ☐ No
- d. Have you ever been diagnosed by a medical professional as having or been treated for AIDS or ARC (AIDS-related complex)? . . . ☐ Yes ☐ No
- e. Have you ever tested positive for antibodies to the AIDS Human T-Cell Lymphotropic (HIV) virus? ☐ Yes ☐ No
- f. Have you ever requested or received a benefit, military deferment, discharge or rejection, payment or pension because of a disability, injury, or sickness? ☐ Yes ☐ No

15. HAVE YOU EVER HAD OR HAVE SYMPTOMS OF OR BEEN TREATED FOR:

- a. Disease of the heart or circulatory system, including high blood pressure, heart attack, coronary artery disease, or chest pain? . . . ☐ Yes ☐ No
- b. Heart murmur, rhythm abnormality, heart catheterization, echocardiogram or an exercise treadmill test? ☐ Yes ☐ No
- c. Cancer, tumors, lymphoma, leukemia, or any growths, lesions, polyps? ☐ Yes ☐ No
- d. Diabetes, thyroid, glandular or endocrinal disorder? ☐ Yes ☐ No
- e. Respiratory disorders including asthma, chronic bronchitis, emphysema, pneumonia, shortness of breath, or abnormal chest x-ray? ☐ Yes ☐ No
- f. Disorder of the stomach, liver, pancreas or intestinal tract, including ulcerative colitis, Crohn's disease, or cirrhosis? ☐ Yes ☐ No
- g. Disorder of the kidneys, prostate, bladder, reproductive organs, sexually transmitted diseases, sugar, albumin or blood in urine? . . ☐ Yes ☐ No
- h. Stroke, transient ischemic attack (TIA), Parkinson's, multiple sclerosis, seizures, epilepsy, chronic headaches, memory changes or fainting? ☐ Yes ☐ No
- i. Anxiety, depression, attempted suicide, attention deficit disorder or psychosis, mental or nervous system disorder? ☐ Yes ☐ No
- j. Anemia, hepatitis, or any blood disorder? ☐ Yes ☐ No
- k. Chronic back pain, arthritis, loss of limb, paralysis, muscle weakness or disease? ☐ Yes ☐ No

16. WITHIN THE LAST FIVE YEARS, OTHER THAN AS NOTED ABOVE, HAVE YOU:

- a. Seen a doctor, health care provider, counselor, therapist, or had any illness, injury, surgery, diagnostic test or treatment, or been advised to have any diagnostic test, surgery or treatment not yet completed? ☐ Yes ☐ No
- b. Been a patient of a clinic or hospital emergency room, or had any diagnostic test that was not normal? ☐ Yes ☐ No
- c. Used any drug, narcotic or controlled substance not prescribed by a physician, or been arrested, counseled, treated, or participated in a support group because of alcohol, controlled substance or drug use? ☐ Yes ☐ No
- d. Do you currently use alcoholic beverages? ☐ Yes ☐ No
If yes, what is the average number of drinks per day? ☐ 2 or less ☐ 3-5 ☐ 6 or more.

17. FAMILY HISTORY

- a. Is there a family history of diabetes, cancer, heart disease, mental illness, or any hereditary disorders? ☐ Yes ☐ No
- b. Family information (natural parents, brothers, sisters):

Family Member	Age if Living	Age at Death	Cause of Death
Father			
Brother(s)			

Family Member	Age if Living	Age at Death	Cause of Death
Mother			
Sister(s)			

Give complete details of any **YES** answers to questions 14 through 17. (If necessary, use an additional page for additional details, **signed by the applicant & dated.**) _____

Question Number	Date	Details, Include Diagnosis, Treatment, Duration, Result	Name, Address and Phone Number of Doctor / Medical Facility

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison, depending on state law.



TAXPAYER IDENTIFICATION

Instructions (Section references are to the Internal Revenue Code.)

Use this form to report the taxpayer identification number (TIN) of the **policy owner**.

Payors must generally withhold a specified percentage of taxable interest, dividend, and certain other payments if you fail to furnish payors with the correct taxpayer identification number (this is referred to as backup withholding). For most individual taxpayers, the taxpayer identification number is the social security number.

To prevent backup withholding on these payments, be sure to notify payors of the correct taxpayer identification number and properly certify that you are not subject to backup withholding under Section 3406(a)(1)(C).

Use this area to certify that the taxpayer identification number you are giving the payor is correct and that you are not subject to backup withholding.

Backup Withholding - You are subject to backup withholding if:

- (1) You fail to furnish your taxpayer identification number to the payor; OR
- (2) The Internal Revenue Service (IRS) notifies the payor that you furnished an incorrect taxpayer identification number; OR
- (3) You are notified that you are subject to backup withholding [under Section 3406(a)(1)(C)]; OR
- (4) For an interest or dividend account opened after December 31, 1983, you fail to certify to the payor that you are not subject to backup withholding under (3) above, or fail to certify your taxpayer identification number.

Payees Exempt From Backup Withholding - Certain payees, such as corporations, government agencies, etc. may be exempt from backup withholding.

What Number to Give the Payor - Give the social security number or employer identification number of the record owner of the account. If the account belongs to you as an individual, give your social security number. If the account is owned by a corporation, give the employer identification number of the corporation.

Obtaining a Number - If you don't have a taxpayer identification number or you don't know your number, obtain **Form SS-5**, Application for a Social Security Number Card, or **Form SS-4**, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in place of your number. When you get a number, submit a new Form W-9 to the payor.

AGREEMENTS AND REPRESENTATIONS

It is hereby represented that the answers and statements on the application(s) and any Supplements required are complete, true and correctly recorded. Information not recorded on the application(s) and any Supplements will not be treated as known to the Company. A copy of the application(s) and any Supplements shall be a part of the policy, and it is agreed that the policy and copy of the application(s) and any Supplements constitute the entire contract. No changes will be made unless the owner agrees and the change is authorized in writing by an officer of the Company.

If a Conditional Life Insurance Agreement was delivered in consideration of the payment of the first premium and is in effect, its terms will apply. Otherwise the policy will take effect and coverage will begin on the issue date specified in the policy if the full first premium is paid, the Proposed Insured(s) is (are) living, and the answers and statements in the application(s) and any Supplements continue to be complete and true at the time of delivery of the policy.

Under penalties of perjury, I certify that (1) the social security or federal tax identification number shown on page 1 of this application for me as the owner of this policy is my correct taxpayer identification number, AND (2) I am a U.S. person (including a U.S. resident alien), AND (3) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. NOTE: You must cross out item 3 in the above certification if you have been notified by the IRS that you are currently subject to backup withholding. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

IMPORTANT INFORMATION ABOUT THE USA PATRIOT ACT

To help fight the funding of terrorism and money-laundering activities, the U.S. government has passed the USA PATRIOT Act, which requires financial institutions to obtain, verify and record information that identifies persons who engage in certain transactions with or through a financial institution, including insurance companies. This means that the Company will need to verify the **name, residential or street address (no P.O. Boxes), date of birth and social security number, drivers license and/or other identification information of all policy owners as may be required by law.**



AUTHORIZATION AND ACKNOWLEDGMENT

This authorization complies with the HIPAA Privacy Rule. I understand that if I refuse to sign this authorization, the Company may not be able to process my application for life insurance. I acknowledge that I have the right to request and receive a copy of this authorization.

Personal Health Information

I authorize any physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, health care provider, health plan, insurer, and/or any other entity subject to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) that has provided treatment, service, payment, or coverage to me within the past 10 years to disclose my entire medical record and any other protected health information concerning me to the Company, its agents, employees, representatives, insurance support organizations, and reinsurers ("the Company"). Protected health information includes but is not limited to: hospital records, treatment records/office notes, consultation reports, workers' compensation information, diagnosis, prescriptions, and test results. It also includes information concerning the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases, and information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, health care provider, health plan, insurer, and/or other entity subject to HIPAA to release and disclose such information without restriction.

I understand that, unless prohibited by state and/or federal law, the protected health information is to be disclosed under this authorization so that the Company may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have, have applied for, or may in the future apply for with the Company. I understand any information disclosed under this authorization may no longer be covered by federal rules governing privacy and confidentiality of health information and may be subject to re-disclosure.

Personal Private Information

I understand that an investigative consumer report may be prepared in connection with this application. I authorize any consumer reporting organization or employer having non-medical information about me to release such information to the Company, its reinsurers, or its authorized representatives. I authorize the Company to prepare an investigative consumer report. I understand that I may request to be personally interviewed if an investigative consumer report is prepared in connection with this application and not to have personal information disclosed for marketing purposes. Any information obtained will not be released by the Company, its reinsurers, or representatives to any person or organization except to reinsuring companies, the Medical Information Bureau, or other persons or organizations performing business or legal services in connection with my application, claim, as may be permitted or required by law, or as I may further authorize.

Limitations, Revocation and Rights

This authorization shall remain in force for 24 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to revoke this authorization at any time. The request for revocation must be in writing and sent to the attention of the Underwriting Department of the Company. I understand that a revocation is not effective to the extent that the Company has already relied on this authorization or to the extent that the Company has a legal right to contest a claim under an insurance policy or to contest the policy itself. Such revocation shall not apply to any use or disclosure of my protected health information specifically allowed without authorization by HIPAA and no action relating to this authorization shall be construed as creating any restriction on the uses that HIPAA allows without my authorization.

SIGNATURES

I have reviewed and understand the information contained above in the "Taxpayer Identification", "Agreements and Representations", including reviewing the answers and statements on the application(s) and any Supplements for accuracy, "Important Information About the USA Patriot Act", and "Authorization and Acknowledgment" sections, and further acknowledge receipt of the Disclosure Notice to Proposed Insured.

I understand, acknowledge and agree that the Agent has no authority to make any promise, representation or waiver regarding coverage or the terms of the policy. I also understand, acknowledge and agree that the Agent has no authority to provide any legal or tax advice on behalf of the Company. If any such legal or tax advice has been given, I understand, acknowledge and agree it has been done without Company authority and has not been given on behalf of the Company. I understand, acknowledge and agree that I am responsible for obtaining independent legal or tax advice with respect to any such matters. I understand, acknowledge and agree that all premium payments after the first are to be provided directly to the Company and that the Agent has no authority to receive, transmit, sign, endorse, deposit or process any subsequent payments made on the policy.

Signed / Dated at _____
City, State

X

Signature of Owner/Proposed Insured
(or signature of Insured's Personal Representative*)

On _____
Date

X

Signature of Owner if other than Proposed Insured

X

Signature of Licensed Agent

Parent/Guardian or Witness (if required)

If Owner is a corporation, business firm or trust, give full name and
an Authorized person must sign and provide title

*If you are the Proposed Insured's Personal Representative, describe the scope and/or basis of your authority to act on the Proposed Insured's behalf:



**Arkansas Certification
Regulation 19**

I certify that this submission meets the provisions of Regulation 19, Section 10B, as well as all applicable statutes, regulations, and bulletins of the State of Arkansas.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

5/7/2010
Date

Form Numbers

Form 2ECG10 – Flexible Premium Adjustable Life Insurance With Indexed Feature
Form 2CVEG10 – Net Cash Value Enhancement Rider

Regulation 19

**Arkansas Certification
Regulation 34**

I certify that this submission meets the provisions of Arkansas Rule and Regulation 34.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

5/7/10
Date

Form Numbers

Form 2ECG10 – Flexible Premium Adjustable Life Insurance With Indexed Feature
Form 2CVEG10 – Net Cash Value Enhancement Rider

Regulation 34

**Arkansas Certification
Regulation 49**

We have reviewed Regulation 49 against the issue procedures of the Company and certify that we are in compliance with the requirements of Regulation 49.

Aviva Life and Annuity Company



**Chris Guttin, ASA
Vice-President-Product Operations**

**5/7/2010
Date**

Form Numbers

Form 2ECG10 – Flexible Premium Adjustable Life Insurance With Indexed Feature
Form 2CVEG10 – Net Cash Value Enhancement Rider

Regulation 49

Hedging Strategy & Associated Risks

General Hedging Strategy

The general investment strategy for the equity-indexed strategy(ies) includes purchasing and selling either over the counter (OTC) options and swaps and/or exchange traded options/futures (CBOE/CME) to hedge the equity exposure and fixed income securities to provide for the minimum guarantees. The strategy is to purchase and sell options that match the liability option sold to the policy owner. Options will be carried at amortized cost in the annual statement. Other derivative instruments (non-options) will be carried at market value in the annual statement. Portfolio rebalancing will be done as needed based upon the amount of deaths, withdrawals and surrenders.

Premium received will be used to purchase assets to back the product. The mix of assets will vary depending on allocations chosen by the policyholder, option costs and day-to-day decisions made by management in consultation with our affiliated asset manager, Aviva Investors North America (AINA). The investment strategies differ based on the liability characteristics of the insurance product. A well diversified blend of fixed income securities are purchased using the majority of each premium received. A minority of the premiums received are used to purchase derivatives based on the crediting methodology.

It is the goal of the hedging program that all index exposures provided to the policy holder are adequately hedged. It is anticipated that hedges or bonds will be purchased whenever the index exposure materially increases due to premium, transfer into the strategy from another strategy, or index credits. It is anticipated that hedges or bonds will be sold or unwound whenever the index exposure materially decreases due to surrenders, withdrawals, deaths, annuitization or transfer into another strategy. Using this methodology, under hedged situations are very unlikely (they generally are only created from a data entry error). In the event that a material under hedge is discovered, OTC options can be purchased to cover this additional risk. Listed options and futures are also available alternatives. All of these instruments are highly liquid.

It is possible that we may accomplish the hedge using alternative methodology. For example, if it is necessary to purchase additional derivative instruments during the index term and a sufficient quantity of an appropriate investment is not available, alternative exposure to the index could be found either through reinsurance or through similar instruments or securities in the cash market. An example of this would be purchasing SPDRs, a common stock that represents the S&P 500 index, to cover the index exposure.

Typically, since our hedges are matched to the payout to the policy holder, we have a high degree of certainty that the hedges will be effective. There are methods available, however, for verifying the effectiveness of the hedging strategies. The hedging strategy on the equity index accounts can be monitored by comparing what is earned on the derivatives to what is credited to the policyholder.

Segmentation and Asset Allocation

We have developed an integrated asset liability management approach with separate investment portfolios for specific product lines, such as traditional life, indexed life, traditional annuities, indexed annuities, and funding agreements. Essential to this philosophy is coordinating investments in the investment portfolio with product strategies, focusing on risk-adjusted returns and identifying and evaluating associated business risks.

Investment strategies have been established based on the specific characteristics of each product line. The portfolio investment strategies establish asset duration, cash flow, quality and other guidelines. Analytical systems are utilized to establish an optimal asset mix for each line of business. We seek to manage the asset liability mismatch and the associated interest rate risk through active management of the investment portfolio. Financial, actuarial, investment, product development and product marketing professionals work together throughout the product development, introduction and management phases to jointly develop and implement product features. In addition, initial and renewal crediting strategies, and investment strategies are developed and implemented based on extensive modeling of a variety of factors under a number of interest rate scenarios.

In force reserves and the assets allocated to each segment are modeled on a regular basis to analyze projected cash flows under a variety of economic scenarios. The result of this modeling is used to modify asset allocation, investment portfolio duration and renewal crediting strategies. We may also invest in derivatives to hedge against the effects of interest rate fluctuations or to hedge changes in policyowner liabilities.

Accounting Treatment

The Company has economically hedged its exposure to the changes in the applicable indices, however, in the past, this type of hedge has not qualified for hedge accounting under the Statement of Statutory Accounting Principles Number 86 (SSAP No. 86). Under this regulation, the change in the fair value of the derivative instrument is recorded as an unrealized gain or loss directly in surplus and the change in policy reserves are recorded on the income statement. This treatment will continue for non-Iowa based statutory entities. However, for Aviva Life and Annuity Company, a prescribed practice statement has been issued which will allow the change in the fair value of those derivatives hedging indexed business to be recorded in the income statement, in order to better match the change in policy reserves. For 2006 and future filings, Aviva Life and Annuity Company will adopt this permitted practice. In 2008, a further IA prescribed practice was issued which will allow the amortized cost to be recorded in the annual statement for option derivatives supporting indexed liabilities.

Credit Exposure

Investment opportunities and the investment market will dictate the exact investment portfolio on a day to day basis. Management, in close cooperation with AINA's credit research department, will monitor the total exposure to individual counterparties to ensure that the credit exposure guidelines are adhered to.

Separate Account vs General Account

The derivatives are purchased specifically for the purpose of hedging the index exposure under this contract and this contract does not require the establishment of a separate account as all liabilities will be provided from the Company's General Account. As a result this product is not registered with the SEC and no separate account will be established.

Derivatives Traders

Pursuant to an investment management agreement, the Company has appointed its affiliate, Aviva Investors North America (AINA), as its investment adviser and asset manager, which includes authorization to engage in derivatives transactions on the Company's behalf, subject to agreed upon policies and guidelines. AINA's board of directors is responsible for designating individuals, whom it has determined have the appropriate experience, knowledge and skills, as authorized traders for derivative instruments. Only such individuals designated by AINA's board of directors are permitted to enter into and/or approve derivative transactions on behalf of the Company.

Counterparty Approval Process and Review

Prior to entering into a derivative transaction with any counterparty, the authorized trader must verify that such counterparty is on the Company's approved counterparty report (ACR). To obtain approval of any counterparty not already approved, the counterparty must be rated NAIC 1 and a credit research evaluation must be rendered and approved by AINA's Head of Research before submission to the Company for approval. If approved, the counterparty will be added to the ACR.

The constituents of the ACR will be monitored on an ongoing basis from reliable public sources. The ACR will be reviewed at least quarterly as part of the Business Summary and Asset Quality Review meeting, which is attended by senior officers of the organization with responsibility for investments. If a material event¹ occurs on any counterparty inter-meeting, the counterparty will be reviewed immediately with any change in credit research evaluation approved by AINA's Head of Research and

¹ A material event is deemed to occur if one of the Nationally Recognized Statistical Rating Organizations (NRSRO's) places a counterparty on a credit watch list with negative implications or a downgrade occurs.

communicated to the authorized derivatives trader and the Company. If the review results in the counterparty no longer being approved, the authorized derivatives trader will not be permitted to conduct further trades with the counterparty and the counterparty will be removed from the ACR.

The most recent ACR includes the following:

<u>Company Name</u>	<u>SVO Ratings</u>
Bank of New York Mellon	NAIC 1
Barclays Bank PLC	NAIC 1
BNP Paribas	NAIC 1
Citibank N.A.	NAIC 1
Deutsche Bank AG	NAIC 1
Morgan Stanley Capital Services Inc.	NAIC1
Royal Bank of Canada	NAIC1
Societe Generale	NAIC 1
SunTrust Bank	NAIC 1
UBS AG	NAIC 1
Only for Novation trades	
Bank of America NA	NAIC 1
Bank of Nova Scotia	NAIC 1
Bear Stearns International Ltd. (J P Morgan)	NAIC 1
Credit Suisse First Boston Int'l	NAIC 1
GS Capital Markets LP (Goldman Sachs Group, Inc.)	NAIC 1
JP Morgan Chase Bank	NAIC 1
Merrill Lynch Cap Services (Merrill Lynch & Co., Inc.)	NAIC 1
Merrill Lynch International (Merrill Lynch & Co., Inc.)	NAIC 1
Wachovia Bank, N.A.	NAIC 1

Hedging Risks

The Company will handle the risks associated with purchasing hedging instruments as follows:

1. Liquidity Risk – The Company responds to this risk by product design and investment strategy. The Company develops a hedge position consisting of exchange traded options/futures or OTC options. If money is needed, the options can be sold or the notional amount can be adjusted. Assets backing the minimum guarantee are marketable securities that can be sold or borrowed against to fund benefit payments.
2. Credit Risk – The Company will manage this risk by not entering into transactions with counterparties rated less than A3 or A- by one of the NRSRO's. Further, if a counterparty is downgraded to below Baa2 or BBB by one of the NRSRO's then the counterparty will be required to post 100% collateral or the relationship will be terminated. In addition to the foregoing, the Company (in consultation with AINA's credit research division) sets limits on the total market value amount that may be executed with each counterparty which varies principally by credit rating. If the market value amount to a particular counterparty exceeds specified thresholds, the Company may negotiate for that counterparty to post collateral equal to any amounts over and above the established threshold limit.
3. Market Risk – The Company manages this risk by modeling and projecting both assets and liabilities to insure a proper match between the two. The appropriate investment strategy is determined by working closely with AINA.
4. Pricing Risk – The Company manages the pricing risks inherent in the product by performing experience studies and monitoring product performance. The results of these studies are used to determine appropriate pricing assumptions for both assets and liabilities.
5. Legal Risk – The legal risk associated with dealers is covered by executing proper ISDA agreements. The Company negotiates language necessary to give it sufficient leeway.
6. Operational Risks – These risks are kept to a minimum because of cross check procedures. The liabilities are reconciled from data down loaded from the administration system. Assets are reconciled by verifying the counterparty mark to markets with internally developed models.

Management of ALM Risks

The following is information on individuals who monitor and manage the various Asset/Liability risks.

Chakradhar Singh, FRM, CQF, CAIA

Director, Sr. Investment Analyst II – Derivatives, Aviva Investors North America

Education: Indian Institute of Technology, University of Iowa

Years experience: 2

Rohini Ramaswamy

Director, Sr. Investment Analyst II - Derivatives, Aviva Investors North America

Education: Delhi University, Brown University, Iowa State University

Years experience: 3

Ross Schuchart, CFA

Director, Sr. Investment Analyst II - Derivatives, Aviva Investors North America

Education: University of Northern Iowa, University of Iowa

Years experience: 11

Farhad Mian, CFA, FRM, PRM, CRP

VP, Risk Management, Aviva Investors North America

Education: Drake University

Years experience: 8

Anurag Joshi, CFA, FRM

Vice President

Sr. Portfolio Manager - Derivatives, Aviva Investors North America

Education: Banaras Hindu University, Iowa State University

Years experience: 12

Dale Uthoff, FSA, MAAA

Vice President, LDI, Aviva Investors North America

Education: Drake University

Years experience: 8

Glen Reineke, FSA, MAAA

Director – LDI

Education: University of Iowa

Years experience: 7

Ross Junge, CFA


Senior Vice President

Senior Portfolio Manager - Investments, Aviva Investors North America

Education: Simpson College, University of Iowa

Years experience: 12

David Ross, FCIA, FSA, MAAA
Senior Vice President
ALM and Risk Management, Aviva Investors North America
Education: John Abbott College, McMaster University
Years experience: 26


W. Jeffrey Heng, FSA, MAAA
Aviva USA

4-26-2010
Date

Explanation of Variable Material Flexible Premium Adjustable Life Insurance with Indexed Feature Form 2ECG10

Explanation of Variable Material: All material that we consider variable is shown contained in brackets in the policy. Variable information is information that is unique to the specific Policy or Rider issued and information that can be changed for all new issues of the Policy without re-filing. Most of the variable material found on the policy cover and the data pages is personal information (John Doe information) relative to the particular policy. This document summarizes the other variable material and explains the timing, frequency, and basis for all potential variations.

DATA PAGE FIELD	EXPLANATION	RANGE
Company Home Office Address, Administrative Office Address and Phone Number	These items are marked as variable to enable us to update the policy without re-filing should any of these items change in the normal course of business.	N/A
Death Benefit Compliance Test	The death benefit compliance test the policy is issued under and is chosen by the Owner at issue. The election cannot be changed after issue. Will be shown as either "Guideline Premium Test" or "Cash Value Accumulation Test" on the policy data page.	N/A
Death Benefit Option	This will be shown as either "Option 1" or "Option 2" on the policy data page.	N/A
Minimum Monthly Premium	During the Minimum Premium Period, if this contractually stated premium times the number of policy months from the Policy Date to date is less than or equal to the sum of the premiums paid to date, less any withdrawals and policy loans, then the Insurer guarantees that the policy will not end under the grace and lapse provisions. This premium is not changed by the Insurer once the policy is issued unless the policy owner initiates an adjustment to the policy, at which point the premium can be changed. Any change to the premium resulting from an owner-initiated adjustment will be communicated with the adjustment and cannot be changed again by the insurer unless the policy owner initiates another change. Future policies may have a larger or smaller premium that differs from in force policies.	\$5.00 to unlimited, due to unlimited face amount limits
Minimum Premium Period	The period of time during which the Minimum Monthly Premium must be paid to satisfy the minimum premium test. The minimum premium period will not change on an in force policy. It may differ between new and in force policies.	2 years to 30 years.
Non-transferable paragraphs	This section will only print for cases issued on a qualified basis.	N/A
Benefit	Optional benefit riders may be added to the policy. Such riders may be listed here.	N/A
Fixed-Term Segment Length	Period of time during which amounts transferred will remain in a given Fixed-Term Segment. Currently, 1 year is being applied as the length of each such segment created under the 1 Year Fixed-Term Strategy and 5 years is being applied as the length of each such segment under the 5 Year Fixed-Term Strategy. This period is guaranteed once assigned to a given segment. Future Fixed-Term Segments or future policies may have longer or shorter periods relative to existing segments on in force policies.	1 to 20 years

Indexed Segment Term	Period of time during which amounts transferred will remain in a given Indexed Segment. Currently, 60 months is being applied as the length of each such segment created under all Indexed Strategies except that 72 months is being applied as the length of each such segment created under the 2 Year Point to Point Indexed Strategy. This period is guaranteed once assigned to a given segment. Future Indexed Segments or future policies may have longer or shorter periods relative to existing segments on in force policies.	1 to 20 years
Minimum Participation Rate	This is the lowest Participation Rate that the Insurer may ever apply to any Index Segment and is guaranteed for as long as the policy remains in force. This rate is not changed by the Insurer once the policy is issued. Future policies may have a higher or lower Minimum Participation Rate that differs from in force policies.	0% to the Par Rate
Minimum Cap Rate	This is the lowest Cap Rate that the Insurer may ever apply to the applicable Index Segment and is guaranteed for as long as the policy remains in force. This rate is not changed by the Insurer once the policy is issued. Future policies may have a higher or lower Minimum Cap Rate relative to existing segments on in force policies.	0% to the Cap Rate.
Maximum Strategy Expense Charge Rate	This is the maximum Strategy Expense Charge Rate that the Insurer may ever deduct from the strategy value in the calculation of the Interest Credits for an Indexed Segment on an Interest Crediting Date. This rate is not changed by the Insurer once the policy is issued. Future policies may have a higher or lower Maximum Strategy Expense Charge Rate relative to existing segments on in force policies.	0% to 8%
Index Disclosures	The appropriate strategy disclosure will be listed or deleted based on if the strategy is relevant to the policy.	N/A
Maximum Variable Loan Rate	The maximum loan interest rate that may be applied under the Variable Loan Interest Option. This interest rate is payable in advance. It may differ between new and in force policies.	3% to 15%
Maximum Annually Declared Loan Rate	The maximum loan interest rate that may be applied under the Annually Declared Loan Interest Option. This interest rate is payable in advance. It is the same rate for new and in force policies and will not change.	The Minimum Annually Declared Loan Rate to 10%.
Minimum Annually Declared Loan Rate	The minimum loan interest rate that may be applied under the Annually Declared Loan Interest Option after the 10 th policy year on any new policy loan that does not exceed the maximum of 10% of the net cash value or the net cash value plus withdrawals less premiums. This interest rate is payable in advance. It will not change on an in force policy. It may differ between new and in force policies.	The Guaranteed Interest Rate to the Maximum Annually Declared Loan Rate

Minimum Face Amount	The smallest possible Face Amount allowed following a requested decrease or a withdrawal. It will not change on an in force policy. It may differ between new and in force policies.	\$10,000 to \$250,000
Guaranteed Account Value Enhancement Percentage	The Insurer will credit the Account Value at the end of each policy year with an amount equal to the percentage shown multiplied by the average Account Value on each monthiversary for that policy year less outstanding policy loans under the Annually Declared Loan Interest Option. This percentage and the starting year will be set at policy issue and will not change on an in force policy. The percentage and starting year may differ among in force policies.	Range for the percentage is from 0% to 20%. Range for the starting year is 5 to 25
Interest Factor	Discount factor applied to the death benefit in the monthly cost of insurance calculation. It is equal to one month's interest at the Guaranteed Interest Rate plus 1. It will not change on an in force policy. It may differ between new and in force policies.	N/A
Maximum Monthly Policy Charge	The maximum value for that portion of the monthly deduction associated with per policy expense loading. It will not change on an in force policy. It may differ between new and in force policies.	\$0.00 to \$50.00
Minimum Net Premium	The portion of the paid premiums that is added to the Basic Interest Strategy when received.	80% to 100%
Free Withdrawal Percentage	The percent of account value that can be withdrawn without incurring a surrender charge each policy year. This percentage will be set at policy issue and will not change on an in force policy.	0.00% to 25.00%
Maximum Monthly per \$1000 of Face Amount Rate	The maximum rate per \$1,000 of face amount for that portion of the monthly deduction associated with face amount expense loading. It will not decrease with respect to face amount decreases on an in force policy. It will increase with respect to face amount increases on an in force policy. It may differ between new and in force policies.	\$0.00 to \$125.00
Table of Surrender Charges	The source of the surrender charges which, when subtracted from the Account Value, produce the cash value of the policy. The tabular rates are per \$1,000 of Face Amount. They will not decrease with respect to face amount decreases on an in force policy. They will increase with respect to face amount increases on an in force policy. They may differ between new and in force policies, but will never be greater than the surrender charges permitted under the standard non-forfeiture law.	\$0.00 to unlimited, due to unlimited face amount limits
Table of Monthly Guaranteed Maximum Cost of Insurance Rates	The highest guaranteed rates that the Insurer will apply to calculate the monthly cost of insurance. These rates are based on the 2001 CSO Male and Female, Nonsmoker and Smoker Tables. They will not differ between new and in force policies of the same issue ages, genders and underwriting classes.	0.00 to 83.33333
Table of Minimum Death Benefits	The minimum death benefit percentages required under either the guideline premium test or the cash value accumulation test. The appropriate factors will print depending on which death benefit compliance test is chosen. If the guideline premium test is chosen, the percentages will be set as determined by the IRS. They will not change on an in force policy. They may differ between new and in force policies. New policies will receive factors compliant with IRS published factors at the time of issue. If the cash value accumulation test is chosen, the percentages will vary by male/female, smoker/non-smoker and substandard rating. They will not differ between new and in force policies of the same issue age, sex and underwriting class.	100.00% to 2500.00%

The following fields appear on page 3F CVE. These pages will only be included in the policy if the Net Cash Value Enhancement Rider (Form 2CVEG10) is used with the policy (Form 2ECG10).

Percent of Account Value Rate	This rate is used in the calculation of the rider cost. In particular, the rate is used to calculate the portion of the rider cost based on account value. The rate will not change on an in force policy. It may differ between new and in force policies.	0.00% to 1.00%
Monthly CVE Rate at Issue	This rate is used in the calculation of the rider cost. In particular, the rate is used to calculate the portion of the rider cost based on face amount at issue. The rate will not change on an in force policy. It may differ between new and in force policies.	\$0.00 to \$0.05
Table of Guaranteed Monthly CVE Rates Per Thousand	Rates that will be used to calculate the portion of the cost based on face amount. This table will be used to calculate the cost of a face amount increase after the policy has been issued. The rates will not change on an in force policy. They may differ between new and in force policies.	\$0.00 to \$0.05
Table of Cumulative Premium Factors	Factors used to calculate the return of premium benefit if the policy is surrendered within the first five years after issue.	0.00% to 110.00%

Guaranteed Cost of Insurance Charges
Form Number 2ECG10

Attained Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
0	0.00000	0.00000	0.97051	0.00000	0.97051	0.00000	0.00000	0.48012	0.00000	0.48012
1	0.00000	0.00000	0.56017	0.00000	0.56017	0.00000	0.00000	0.35007	0.00000	0.35007
2	0.00000	0.00000	0.39008	0.00000	0.39008	0.00000	0.00000	0.26004	0.00000	0.26004
3	0.00000	0.00000	0.27004	0.00000	0.27004	0.00000	0.00000	0.20002	0.00000	0.20002
4	0.00000	0.00000	0.21002	0.00000	0.21002	0.00000	0.00000	0.19002	0.00000	0.19002
5	0.00000	0.00000	0.21002	0.00000	0.21002	0.00000	0.00000	0.18002	0.00000	0.18002
6	0.00000	0.00000	0.22003	0.00000	0.22003	0.00000	0.00000	0.18002	0.00000	0.18002
7	0.00000	0.00000	0.22003	0.00000	0.22003	0.00000	0.00000	0.21002	0.00000	0.21002
8	0.00000	0.00000	0.22003	0.00000	0.22003	0.00000	0.00000	0.21002	0.00000	0.21002
9	0.00000	0.00000	0.23003	0.00000	0.23003	0.00000	0.00000	0.21002	0.00000	0.21002
10	0.00000	0.00000	0.23003	0.00000	0.23003	0.00000	0.00000	0.22003	0.00000	0.22003
11	0.00000	0.00000	0.27004	0.00000	0.27004	0.00000	0.00000	0.23003	0.00000	0.23003
12	0.00000	0.00000	0.33006	0.00000	0.33006	0.00000	0.00000	0.27004	0.00000	0.27004
13	0.00000	0.00000	0.39008	0.00000	0.39008	0.00000	0.00000	0.30005	0.00000	0.30005
14	0.00000	0.00000	0.47012	0.00000	0.47012	0.00000	0.00000	0.33006	0.00000	0.33006
15	0.00000	0.00000	0.61020	0.00000	0.61020	0.00000	0.00000	0.35007	0.00000	0.35007
16	0.00000	0.00000	0.74030	0.00000	0.79034	0.00000	0.00000	0.39008	0.00000	0.41009
17	0.00000	0.00000	0.85039	0.00000	0.97051	0.00000	0.00000	0.41009	0.00000	0.46011
18	0.92046	0.92046	0.92046	1.11067	1.11067	0.42010	0.42010	0.42010	0.50014	0.50014
19	0.94048	0.94048	0.94048	1.21079	1.21079	0.45011	0.45011	0.45011	0.54016	0.54016
20	0.95049	0.95049	0.95049	1.27087	1.27087	0.45011	0.45011	0.45011	0.58018	0.58018
21	0.95049	0.95049	0.95049	1.33096	1.33096	0.46011	0.46011	0.46011	0.61020	0.61020
22	0.95049	0.95049	0.95049	1.40106	1.40106	0.48012	0.48012	0.48012	0.65023	0.65023
23	0.96050	0.96050	0.96050	1.46116	1.46116	0.48012	0.48012	0.48012	0.67024	0.67024
24	0.97051	0.97051	0.97051	1.54129	1.54129	0.50014	0.50014	0.50014	0.72028	0.72028
25	0.98052	0.98052	0.98052	1.63144	1.63144	0.50014	0.50014	0.50014	0.77032	0.77032
26	1.02056	1.02056	1.02056	1.71159	1.71159	0.53015	0.53015	0.53015	0.81036	0.81036
27	1.07062	1.07062	1.07062	1.81178	1.81178	0.57018	0.57018	0.57018	0.87041	0.87041
28	1.05060	1.05060	1.05060	1.82180	1.82180	0.58018	0.58018	0.58018	0.92046	0.92046
29	1.03058	1.03058	1.03058	1.81178	1.81178	0.62021	0.62021	0.62021	0.99053	0.99053
30	1.02056	1.02056	1.02056	1.80176	1.80176	0.64022	0.64022	0.64022	1.03058	1.03058
31	1.01055	1.01055	1.01055	1.80176	1.80176	0.68025	0.68025	0.68025	1.12068	1.12068
32	1.01055	1.01055	1.01055	1.82180	1.82180	0.72028	0.72028	0.72028	1.19077	1.19077
33	1.04059	1.04059	1.04059	1.87190	1.87190	0.76031	0.76031	0.76031	1.28089	1.28089
34	1.06061	1.06061	1.06061	1.94204	1.94204	0.82036	0.82036	0.82036	1.39105	1.39105
35	1.09064	1.09064	1.09064	2.00217	2.00217	0.89043	0.89043	0.89043	1.53127	1.53127
36	1.15072	1.15072	1.15072	2.11242	2.11242	0.95049	0.95049	0.95049	1.65148	1.65148
37	1.20078	1.20078	1.20078	2.23270	2.23270	1.03058	1.03058	1.03058	1.79174	1.79174
38	1.29090	1.29090	1.29090	2.40313	2.40313	1.07062	1.07062	1.07062	1.88192	1.88192
39	1.37102	1.37102	1.37102	2.57358	2.57358	1.13069	1.13069	1.13069	2.00217	2.00217
40	1.46116	1.46116	1.46116	2.77416	2.77416	1.20078	1.20078	1.20078	2.12244	2.12244
41	1.58135	1.58135	1.58135	3.03498	3.03498	1.27087	1.27087	1.27087	2.26277	2.26277
42	1.73162	1.73162	1.73162	3.33602	3.33602	1.35099	1.35099	1.35099	2.43320	2.43320
43	1.90196	1.90196	1.90196	3.69739	3.69739	1.45114	1.45114	1.45114	2.63375	2.63375
44	2.10239	2.10239	2.10239	4.12922	4.12922	1.57134	1.57134	1.57134	2.86444	2.86444
45	2.33295	2.33295	2.33295	4.58135	4.58135	1.71159	1.71159	1.71159	3.13532	3.13532
46	2.55353	2.55353	2.55353	5.00353	5.00353	1.87190	1.87190	1.87190	3.43639	3.43639
47	2.79422	2.79422	2.79422	5.47621	5.47621	2.07232	2.07232	2.07232	3.81788	3.81788
48	2.93466	2.93466	2.93466	5.73779	5.73779	2.29285	2.29285	2.29285	4.28995	4.28995
49	3.09518	3.09518	3.09518	6.03971	6.03971	2.53347	2.53347	2.53347	4.82257	4.82257
50	3.32598	3.32598	3.32598	6.47264	6.47264	2.81429	2.81429	2.81429	5.40580	5.40580
51	3.59700	3.59700	3.59700	6.98637	6.98637	3.12528	3.12528	3.12528	6.03971	6.03971
52	3.96852	3.96852	3.96852	7.69195	7.69195	3.47654	3.47654	3.47654	6.73450	6.73450
53	4.37033	4.37033	4.37033	8.48890	8.48890	3.85805	3.85805	3.85805	7.47014	7.47014
54	4.88289	4.88289	4.88289	9.48859	9.48859	4.25981	4.25981	4.25981	8.27699	8.27699
55	5.51645	5.51645	5.51645	10.62085	10.62085	4.69190	4.69190	4.69190	9.12494	9.12494
56	6.16051	6.16051	6.16051	11.77476	11.77476	5.19459	5.19459	5.19459	10.03433	10.03433
57	6.85539	6.85539	6.85539	13.00110	13.00110	5.71767	5.71767	5.71767	11.00533	11.00533
58	7.44998	7.44998	7.44998	13.96507	13.96507	6.28132	6.28132	6.28132	11.94695	11.94695
59	8.13574	8.13574	8.13574	15.08250	15.08250	6.84531	6.84531	6.84531	12.99095	12.99095
60	8.96337	8.96337	8.96337	16.43539	16.43539	7.42981	7.42981	7.42981	14.07675	14.07675
61	9.97367	9.97367	9.97367	18.11653	18.11653	8.06512	8.06512	8.06512	15.20448	15.20448
62	11.20775	11.20775	11.20775	20.14818	20.14818	8.76144	8.76144	8.76144	16.47610	16.47610
63	12.59551	12.59551	12.59551	22.40967	22.40967	9.47849	9.47849	9.47849	17.74948	17.74948
64	14.05644	14.05644	14.05644	24.72806	24.72806	10.25676	10.25676	10.25676	19.09607	19.09607

Guaranteed Cost of Insurance Charges

Form Number 2ECG10

Attained Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
65	15.60104	15.60104	15.60104	27.02138	27.02138	11.11665	11.11665	11.11665	20.56731	20.56731
66	17.16860	17.16860	17.16860	29.23783	29.23783	12.06852	12.06852	12.06852	22.13308	22.13308
67	18.75923	18.75923	18.75923	31.39752	31.39752	13.11266	13.11266	13.11266	23.89646	23.89646
68	20.47529	20.47529	20.47529	33.67634	33.67634	14.27984	14.27984	14.27984	25.83801	25.83801
69	22.25600	22.25600	22.25600	35.93999	35.93999	15.56036	15.56036	15.56036	27.94855	27.94855
70	24.41997	24.41997	24.41997	38.68872	38.68872	16.97506	16.97506	16.97506	30.31188	30.31188
71	26.84635	26.84635	26.84635	41.70714	41.70714	18.60617	18.60617	18.60617	33.01283	33.01283
72	30.04325	30.04325	30.04325	45.82760	45.82760	20.43439	20.43439	20.43439	36.00237	36.00237
73	33.42747	33.42747	33.42747	49.98759	49.98759	22.41991	22.41991	22.41991	39.23110	39.23110
74	37.00103	37.00103	37.00103	54.20874	54.20874	24.60481	24.60481	24.60481	42.78528	42.78528
75	40.92287	40.92287	40.92287	59.14184	59.14184	27.03168	27.03168	27.03168	46.37418	46.37418
76	45.21834	45.21834	45.21834	64.42288	64.42288	29.70241	29.70241	29.70241	50.30430	50.30430
77	50.23039	50.23039	50.23039	70.56475	70.56475	32.65018	32.65018	32.65018	54.54811	54.54811
78	56.11933	56.11933	56.11933	77.71494	77.71494	35.91920	35.91920	35.91920	59.14184	59.14184
79	62.96599	62.96599	62.96599	85.91848	85.91848	39.46067	39.46067	39.46067	64.13346	64.13346
80	70.48921	70.48921	70.48921	94.75979	94.75979	43.43487	43.43487	43.43487	69.54008	69.54008
81	79.12982	79.12982	79.12982	104.76015	104.76015	48.85886	48.85886	48.85886	77.20393	77.20393
82	88.21443	88.21443	88.21443	114.95964	114.95964	55.01495	55.01495	55.01495	85.60035	85.60035
83	98.11096	98.11096	98.11096	125.77572	125.77572	61.19082	61.19082	61.19082	93.85195	93.85195
84	109.19322	109.19322	109.19322	137.68089	137.68089	68.06438	68.06438	68.06438	102.80286	102.80286
85	121.73063	121.73063	121.73063	151.88067	151.88067	75.86795	75.86795	75.86795	111.90836	111.90836
86	135.82695	135.82695	135.82695	167.67581	167.67581	83.00454	83.00454	83.00454	119.56674	119.56674
87	151.46859	151.46859	151.46859	184.96128	184.96128	93.85195	93.85195	93.85195	131.84187	131.84187
88	168.52655	168.52655	168.52655	203.47943	203.47943	105.32013	105.32013	105.32013	144.25724	144.25724
89	186.86640	186.86640	186.86640	223.03067	223.03067	117.70300	117.70300	117.70300	156.91088	156.91088
90	206.39566	206.39566	206.39566	243.39949	243.39949	129.26353	129.26353	129.26353	167.26868	167.26868
91	225.14204	225.14204	225.14204	262.15030	262.15030	135.16737	135.16737	135.16737	169.53406	169.53406
92	245.08877	245.08877	245.08877	281.67344	281.67344	146.88909	146.88909	146.88909	178.84471	178.84471
93	266.59741	266.59741	266.59741	302.28541	302.28541	164.55505	164.55505	164.55505	194.04530	194.04530
94	289.86166	289.86166	289.86166	324.14792	324.14792	187.34329	187.34329	187.34329	213.80158	213.80158
95	314.93046	314.93046	314.93046	348.94753	348.94753	216.25803	216.25803	216.25803	244.49068	244.49068
96	338.46730	338.46730	338.46730	371.39015	371.39015	244.56867	244.56867	244.56867	273.44835	273.44835
97	364.22388	364.22388	364.22388	395.63937	395.63937	274.62857	274.62857	274.62857	303.46071	303.46071
98	392.50397	392.50397	392.50397	421.93077	421.93077	279.87693	279.87693	279.87693	304.92842	304.92842
99	423.64046	423.64046	423.64046	450.51490	450.51490	297.65377	297.65377	297.65377	319.95729	319.95729
100	458.10143	458.10143	458.10143	481.66160	481.66160	326.58332	326.58332	326.58332	346.36728	346.36728
101	486.36004	486.36004	486.36004	505.93420	505.93420	358.42979	358.42979	358.42979	375.41144	375.41144
102	517.41222	517.41222	517.41222	532.20533	532.20533	395.25831	395.25831	395.25831	408.43957	408.43957
103	551.59552	551.59552	551.59552	560.58740	560.58740	437.07884	437.07884	437.07884	445.18526	445.18526
104	589.34346	589.34346	589.34346	591.37847	591.37847	485.33813	485.33813	485.33813	486.69532	486.69532
105	630.58614	630.58614	630.58614	632.57312	632.57312	540.39681	540.39681	540.39681	541.74518	541.74518
106	676.44805	676.44805	676.44805	678.38790	678.38790	600.29688	600.29688	600.29688	601.61814	601.61814
107	727.68596	727.68596	727.68596	729.60110	729.60110	665.75654	665.75654	665.75654	667.06890	667.06890
108	785.25840	785.25840	785.25840	787.10665	787.10665	736.36628	736.36628	736.36628	737.66848	737.66848
109	850.34877	850.34877	850.34877	852.17687	852.17687	815.74877	815.74877	815.74877	817.04286	817.04286
110	924.48018	924.48018	924.48018	926.26631	926.26631	904.14147	904.14147	904.14147	905.42786	905.42786
111	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	997.22037	997.22037	997.22037	998.51976	998.51976
112	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
113	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
114	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
115	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
116	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
117	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
118	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
119	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000
120	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000	1000.00000